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I give and bequeath to the Treasurer for the time being of THE MANSION HOUSE COUNCIL ON THE DWELLINGS OF THE POOR, London, the sum of\* to be applied in and towards carrying on the charitable objects of the Council, the said sum of to be paid *free of Legacy Duty*, out of such part of my personal estate as I may lawfully bequeath to the purposes of the said Council; and I direct that the receipt of the Treasurer for the time being shall be a sufficient discharge to my executors for the same.

\* The sum to be expressed in words at length.

 Attention is directed to the fact that by the Mortmain and Charitable Uses Act, 1891, *Bequests of Land* to Charities hitherto void under the old Mortmain Acts are now valid.



**The Present Position of**  
**the Housing Problem &**  
**in and around London.**

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*A REPORT PREPARED FOR*  
*THE EXECUTIVE COMMITTEE*  
*OF THE COUNCIL BY THE*  
*HONORARY MEDICAL OFFICER*  
*————— AND —————*  
*THE HONORARY SECRETARY.*

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25-11-1907

## P R E F A C E .

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THIS Report, which is the outcome of direct observation and of personal investigations in many parts of London,\* aims at being definite and concrete. It was undertaken, in the first instance, with a view to setting forth the experience and views of the Council concerning the essential factors of the Housing problem. But the task grew with the investigation, and now the Report purports to give a fair and just account of the present position of the Housing problem in and around London.

The preparation of the Report was begun almost a year ago. A summary of its main points, with Appendices I., III., and IV., was submitted and discussed at the Annual Meeting of the Mansion House Council in November, 1907, at which members of the County Council and of Housing Companies, as well as members of Parliament, took part. One of the suggestions made speedily bore fruit in an application of the London County Council to the Local Government Board

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\* Reference has been made to various books and essays on Housing problems, but these are acknowledged either in the course of the Report or in the list of books in Appendix V.

for leave to supply rehousing accommodation, in suitable cases, in districts other than those in which the population was displaced.

The bulk of the Report, as now presented, was completed before the introduction of the Housing (Town-Planning, &c.), Bill, 1908. The chief value of that Bill for the metropolitan area lies in the provisions which would regulate the planning of future buildings in the open areas of the County of London and in the surrounding districts.

The subject has been considered, to a great extent, with reference to individual and philanthropic enterprise in housing the people. It is by such enterprise rather than by municipal effort that the greater part of housing accommodation has hitherto been provided. But the investigation found necessary for the full study of a very difficult problem has led to the conclusion (expressed at p. 54) that it is high time for those concerned in any way with housing in and around London to confer and combine so that the housing of the future, whether commercial, philanthropic, or municipal, should be carried out on a reasoned, foreseeing, and definite plan.

A. H. HOGARTH.

W. F. CRAIES.

*May, 1908.*



RED.  
YELLOW.  
GREEN.

# The Present Position of the Housing Problem In and Around London.



## INTRODUCTORY.

THE Housing Problem is at the root of many social evils, and many social evils are at the root of the Housing Problem. During the last twenty years the Mansion House Council on the Dwellings of the Poor has made a study of this matter, and is of opinion that a report upon the present difficulties of housing conditions in London may serve a useful purpose. The problem is concerned with the provision and maintenance of adequate housing accommodation for all persons who, either from necessity or from preference, live in or around London. Owing to the ignorance of the people the problem is, in part, connected with the sanitary supervision of dwellings; it is more closely concerned with the supply and demand of house accommodation—a factor which has so far regulated itself in a peculiarly haphazard and ill-considered manner; and, finally, it is intimately bound up with the consideration of many social and industrial tendencies and conditions.

Everyone is agreed as to the hygienic and moral necessity of adequate housing accommodation for all persons, and this implies not only healthy homes, but also healthy surroundings. The present Report aims at discovering how this necessity can best be satisfied at the present time.



**Rents and  
Wages.**

It has been calculated that, under existing social conditions, house rent, together with the local rates, should not absorb more than one-sixth of a man's income. Some persons spend more than this voluntarily, others of necessity. In fact, many of the poorest working men are forced to spend as much as from one-fourth to one-third of their wages upon house accommodation (including the local rate), and even so this accommodation is quite inadequate for the barest requirements of a healthy family life. In so far as the housing problem is concerned, this is the difficulty which has never been met. Municipal and commercial building operations have been undertaken on a large scale for artisans, clerks, and others who earn a sufficient wage; but even semi-philanthropic agencies have failed to reach the needs of a very large proportion of working men, and this quite apart from the problems of casual labour and unemployment.

**Permanent  
Houses and  
Temporary  
Accommodation.**

Before we enter into more particular detail, we must prescribe definite limits to our task. Available house accommodation falls into two distinct categories: permanent houses and temporary accommodation. The first category includes block dwellings, tenement houses, self-contained flats, houses in terraces, double tenement cottages, detached and semi-detached houses with gardens; whilst by way of temporary accommodation there are common lodging-houses, Rowton Houses,\* furnished rooms let by the night, charitable shelters, and the casual wards. These together provide more or less temporary accommodation for 50,000 persons of the London population; but their

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\* Though the common lodging-houses and Rowton Houses are included in the category of temporary accommodation, yet they represent the permanent homes of a large number of the residents.

consideration is outside the scope of this Report, which proposes to deal only with the first category. Three points, however, must be mentioned incidentally, as they have some bearing upon the housing of the people.

**Charitable Shelters.** The first is the provision of shelters for tramps and homeless persons apart from the casual wards under the control of the Poor Law. Sir Shirley Murphy estimates that 2,400 persons (or one in 2,000 of the London population) may be described as homeless, but he also points out that there is ample sleeping accommodation for all these persons at 4d. or 6d. a night, or, failing that, in the casual wards. This point adds to the difficulty of the problem, because (1) neither the vagrants nor the shelters are under sanitary control,\* and (2) the vagrants are pauperised† and remain homeless. Then, again, the practice

**Rooms Let by the Night.** of letting furnished rooms by the night which prevails in some districts has mischievous effects and should be discouraged, for it increases the difficulty of adequate control and of sanitary supervision. This point, however, requires more careful investigation than is possible in the limits of this report. The third point, which may be dismissed at this stage, is the subject of accommodation in common

**Common Lodging-houses.** lodging-houses. About 25,000 men are housed in these and in similar institutions, of which Rowton Houses (commonly known as the "Poor Man's Hotel") may be regarded as the highest type. This accommodation fulfils a very distinct need, and is at present more than sufficient for the requirements‡; but unless the accommodation and conditions of life are kept under strict control, the system is open to grave objections. For instance, in some districts all the lowest type of men collect in the

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\* It is probable that most charitable shelters, labour homes, and the like are outside the scope of the Common Lodging Houses Acts.

† Sir Shirley Murphy also points out that it is possible for a man to live for a penny a day, if he takes advantage of the free and cheap food distribution at various places: *L.C.C. Report on Homeless Persons*, 1907.

‡ Rowton Houses Report, 1908.

common lodging-houses, and if many of these houses are close together, the general character of the neighbourhood deteriorates.\* Moreover, accommodation is thereby provided for the inefficient members of society—the unemployable—many of whom spend half their days in the Poor Law infirmaries, and the other half in these houses, working indifferently at odd jobs for a miserable pittance.

In this way these factors add to the difficulty of the housing problem, but they are for the most part foreign to the subject of the present Report, which will deal only with the house or tenement as a home.

In 1885 the Royal Commission on the Housing of the Working Classes came to the conclusion that in England all progress in the better housing of the working classes depended upon (1) an addition to the existing supply of houses; (2) a more effective supervision of the construction and sanitary arrangements of such houses; and (3) a higher standard of comfort and civilisation among the lower sections of the working classes. In 1908 the problem is far different. As far as London as a whole is concerned, and apart from local conditions, the first two requirements have been fulfilled, and though the third ideal is not yet realised, it will be recognised, even from what has already been said, that the problem is more complicated, arising, as it does, from many and varying factors. Generalisation is impossible, for what is true of one district is untrue of another. Each factor must be analysed separately. The consideration of the problem is simplified by dividing the whole area into the three zones described by the Housing Committee of the London County Council: (1) *Central*, containing ten boroughs; (2) *Middle*, containing the remaining nineteen boroughs of the county; (3) *Outer* containing the extra London districts.

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\* Cf. Annual Report of Medical Officer of Health for the City, 1906, p. 60.

The accompanying map illustrates the boundaries of the zones as well as of the boroughs which are incidentally mentioned in the Report. There are four main considerations which will form the basis of the investigation :—

1. The justification of fresh building operations at the present time in or near London.
2. The policy of adapting empty tenement houses as an alternative to fresh building.
3. The machinery which is at present, or which may shortly become available for dealing with the housing problem : (A) legislation ; (B) administration.
4. The functions of the municipality with regard to building.

The Report is therefore divided in four parts, and several appendices and tables are added.

## PART I.

The justification of fresh building operations, whether by municipal or semi-philanthropic enterprise, depends upon three conditions :—

- (a) The need of more dwellings ;
- (b) The cost of land and building ;
- (c) The supply of really needed accommodation (that is to say, of the right character and in the right places), at reasonable rents which cover outlay ;

and these conditions must be borne in mind as the problem is considered in each of the three zones.

### CENTRAL ZONE.

**Causes of Decentralisation.** A mass of evidence has been collected which confirms the general opinion as to the increasing decentralisation of the working classes, resulting, as it does, from many causes. The immediate effect has been a material diminution in the population per acre, and, in some districts, possibly in the number of occupants per room. The causes of this decentralisation must be considered in detail, as they throw important light upon the problem.

**(a) Travelling Facilities.** It is obvious that the great increase in travelling facilities in and around London has been a potent factor in the decentralisation of the population. A few years ago the Great Eastern Railway was practically the only railway company which specially catered for workmen ; the other companies restricted themselves to statutory obligations. The result was that Tottenham, Edmonton, Walthamstow, Leytonstone, East and West Ham were invaded and overcrowded by hosts of working-men who formerly overcrowded the more central areas. With the advent of tubes, electric trams, and motor 'buses, and with keener

competition between the railway companies, the cost of travelling per mile has been greatly reduced, and there has also been an appreciable saving of time in the journey. Hence the number of easily accessible districts has increased. Reference to the tables in the Appendix demonstrates these facts sufficiently clearly for the districts north of the Thames, and the same holds good for the southern districts. Nor must the more general use of the bicycle be forgotten. Its use is economical, time-saving, and health-giving, and enables many clerks, artisans, labourers, and others to live in outlying districts inaccessible to trams and trains. In many places, from one or other of these causes, a complete change in the residential character of districts has resulted.

It is generally accepted that the duration of a working-  
**A Traffic Board.** man's journey to work should not occupy more than forty-five minutes, or at the outside one hour from door to door. At the present time practically all districts in the Middle zone—and many districts of the Outer zone also—have been brought within this distance of the Centre.\* But the chief difficulty is with cross journeys and with the regulation of the intercommunication between trams and motor 'buses. There is, therefore, still a great need for a Traffic Board, a point upon which the Browning Hall Conference has laid so much stress as being the first essential toward a solution of the housing problem of London. With regard to the duration of the journey, the tendency to the shortening of hours of labour has helped in the same way to increase the decentralisation of the working-class population. Though these generalisations apply to the whole area under consideration, it must be remembered that, while certain districts in the Outer zone have been favoured by cheap fares, by special services of trains and facilities for recreation and amusement, the development of other districts has been retarded by opposite causes. These will be considered in the course of the Report.

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\* The provision of facilities for fast traffic over twenty or thirty miles with season tickets and cheap fares for workmen is a possibility that should be borne in mind by railway companies and by municipalities and other bodies interested in the housing of the poor. *cf.* Harrow to St. Marylebone G.C. Ry., 10 miles, in 14 minutes. Return fare, 4d.

(b) **Cheaper Rents Elsewhere.** The average rents for the Central area are 3s. a room north of the Thames and 2s. 10d. south. A limited number of rooms at cheaper rents can be obtained in certain of the block dwellings and elsewhere. The average rents for the Middle zone are 2s. 3d. to 2s. 9d., and for the Outer 1s. 9d. to 2s. per room. More particular details can be seen in the Appendix. The average rents become progressively less as the Central zone is left behind owing to lower land values, the cheaper cost of building and, generally speaking, to lower rates. It is obvious, therefore, that this factor of cheaper rents has been of importance in the decentralisation of the population. The exact economic comparison between cheaper rents and increased cost of travelling cannot be satisfactorily worked out, and in many instances these two items cancel each other; but, in addition to cheaper rents, the accommodation in the Middle and Outer zones is generally better.

(c) **Dislike of Block Dwellings.** Twenty or thirty years ago there were obvious advantages both to the individual and to the community in housing large numbers of people on small areas in high block dwellings, and on the whole the arrangements and buildings have been satisfactory. But of late years there has been a marked tendency for the inhabitants to move out from these buildings. The reasons for this may be various. In a large percentage of cases it is due to the "ever-shifting" nature of the population, but many move on account of real dislike of the conditions, arising from too much noise, too many stairs, the difficulty about small children going up and down, want of privacy and seclusion, and sometimes from the almost unnecessary number of restrictions.

(d) **Industrial Decentralisation.** In the middle of last century many industries were peculiar to London, and some of them were "tied" to certain districts of the Central zone, and the workers lived in the immediate neighbourhood of their work. A great change has been taking place. On the one hand, certain industries are almost dead—as, for instance, silk weaving—or competition has sprung up elsewhere seriously affecting the prosperity of London trade, e.g. shipbuilding; whilst, on the other hand, some industries have distributed themselves more equally over the London area, and at the

same time the workers engaged in the so-called "tied" industries have found it possible to live further away from their work. These three factors—decay, competition, and distribution—constitute the problem of industrial, as opposed to individual, decentralisation. Industrial competition and decay do not affect the housing problem except temporarily in so far as lack of employment and overcrowding are concerned; and it appears that, with regard to house accommodation, London as a whole is not affected to so great an extent as other centres are by fluctuations in prosperity in individual trades. But the decentralisation and distribution of industries in the area of Greater London and the migratory tendencies of the workers affect the housing problem very closely. It is possible to draw a distinction

between "tied" and "shifting" industries. Shore-ditch is still the centre of the furniture trade,

"Tied"  
Industries.

Bermondsey of leather making, and Clerkenwell of the clock and jewellery trade, and the men engaged in these industries still form a large percentage of the population of these districts, though, in these special instances, it is habit and association rather than peculiar trade circumstances which prevent the workers from moving further afield. The docks and markets, however, which must also be regarded as "tied" industrial centres, are responsible for a large population of carmen and labourers living in particular districts, and until quite recently there were colonies of printers in Walworth and Islington. The smaller trades, such as brush-making, which still has its centre in Tabard Street, rope-making in the East and South-East, paper bags and envelope making in Southwark, and hat-making in Blackfriars Road, are spreading themselves over a wider area or are leaving London. It must be noted in passing that many important trades in which the work is mainly done by home-workers are tied to certain districts on account of the proximity of wholesale or retail centres—for instance, cap-making and tailoring in Whitechapel; but home-workers are not attracted to any given neighbourhood as in the case of factory work, but they take whatever work happens to be at hand.

On the other hand, there are certain definite

"Shifting"  
Industries.

"shifting" industries—those which are moving from the centre to the outskirts of London—such as print-

ing and engineering works, railway depôts, laundries, offensive



trades and isolated factories and warehouses of various kinds. At present there is only a tendency in this direction ; no general movement has occurred. In addition, new factories and works, such as electric power stations, motor works, paper mills,\* &c., are generally established in the more outlying districts. This industrial decentralisation depends mainly upon a desire of large employers to get beyond the jurisdiction of the London County Council, the London building laws, and the incidence of the London rates, which have been steadily increasing for many years. Possibly also the cheaper charges for freights by river and canal may help to determine the locality of a new industrial centre. The building trade is an example of another kind of shifting industry. It has many centres, which are always shifting from place to place ; and until quite recently it has been necessary for the men to follow their work in all directions. The breweries, on the other hand, afford a peculiar example of a fixed industry, evenly distributed throughout the London area. The general outcome is that, at the present time, there is a tendency to the decentralisation of certain industries, and at the same time new industrial centres are developing on the outskirts of London ; and to these centres the working population gradually tends to move.

**Occupation  
and  
Decentralisation.**

From one or other of these causes, the tendency to decentralisation has increased. It affects chiefly clerks, artisans, agents, messengers, shop assistants, and those engaged in shifting industries, all of whom tend to move outwards. The same is also true of the building and allied trades, which employ more men than any other trade. The general result has been that the large migratory population of London has diminished during recent years, and has tended to settle down over a larger area. But it must be remembered that even now the labourers engaged in the building and allied trades often prefer to remain behind in the Central zone and to follow their work in all directions rather than to change their houses with the

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\* Mr. Charles Booth pointed out that there was only one paper mill in the London district. "Life and Labour in London," vol. ii., pt. iii., p. 261.

scene of their work. Similarly, carmen, porters, and general labourers in the docks, markets, &c., remain in the centre owing to late hours and uncertainty of work. These form 25 per cent. of the occupants of the London County Council block dwellings, half of which are situated in the Central zone. Others who remain on account of night work, in spite of night service of trains, trams, &c., are police, postmen, printers, charwomen, West End waiters, theatre attendants, &c. These also form a very considerable percentage of the population of Central block dwellings. But, apart from these definite conditions of employment, young married couples tend to move outwards, and, generally speaking, the better paid working classes are enabled to move owing to shorter hours of employment and their power to provide the cost of travelling; whilst, on the other hand, the older generation and those in poorer circumstances tend to remain behind.

**Population of Central Zone:** The working population of this zone may be divided into two distinct classes—(a) those in stable employment earning an adequate wage, and (b) those in stable employment earning an insufficient wage, and those in casual employ and the unemployed. In addition to these there are (c) the unemployable, inefficient workers, “wastrels,” &c. The first class is adequately housed in blocks and tenements, but the second and third classes constitute the housing problem of the Central zone. They are, for the most part, improperly and inadequately housed. They cannot move, nor can they afford higher rents, and they are the very class which so far has not been materially benefited by philanthropic building operations. There are also other reasons why these two classes remain in the Central zone—(1) they are loth to move to greater uncertainty; (2) they must live near docks and markets; and (3) numerous old endowments and charities in certain districts

act as a retentive agency. A few who are in stable employment, earning a very small wage and improperly housed, might be persuaded to move further afield by reasoning and by knowledge of more suitable empty tenements at cheaper rents. The beneficial effects would be twofold: those who moved would be better housed, and decentralisation would be increased. The most insanitary dwellings could then be closed as unfit for habitation, and there would still be sufficient accommodation of a better type for all those who from necessity remained behind.

**Empties and  
Unlets.**

The natural effect of decentralisation has been the gradual appearance on the market of a large number of "unlets" and "empties," for the most part consisting of habitable tenements and houses. Reference to Appendix I. shows the number of empty houses and vacant tenements in some of the Central boroughs. It is obvious, therefore, that there is no demand for more housing accommodation. But in spite of this there is still a tendency to overcrowd, for though the density per acre is decreasing, yet there is evidence to show that the density per room, so far from decreasing to a similar extent, has in some districts possibly increased.

**Crucial Problem  
of the  
Central Zone.**

The general conclusion, then, is that it is not more houses, but better and cheaper housing accommodation, that is required in the Central zone. Fundamentally, this is not a housing problem, but one which ultimately depends (1) upon the decasualisation of labour and the securing of a sufficient wage for all workers, and (2) upon the gradual elimination of the unemployable and wastrels. These are not insoluble difficulties, but are crucial points which should be settled before any new housing schemes *upon a large scale* are undertaken for the working classes.

## COST OF LAND AND BUILDINGS.

**Heavy Initial  
Outlay.**

Reference to the appended Tables shows that the cost of land and building in the Central zone is, practically speaking, prohibitive. Land may cost anything from £2,500 to £70,000 an acre, whilst building varies from £70 to £100 per room. If, therefore, it is possible to provide proper and sufficient housing accommodation elsewhere, it is unreasonable to suggest that either municipal authorities or philanthropic agencies should face such an enormous outlay. The only results are—

- (1) The erection of lofty block dwellings which are not desirable; (2) high rents; and (3) the housing of a certain number of people who might be better off elsewhere, if only they knew where to go.

**Writing Down  
Site Values.**

Moreover, the excessive prices paid for the purchase of land for the clearance of slum areas and for re-housing schemes have led municipal authorities to adopt the expedient of "writing down" the cost of sites to their housing value. This is done by charging a proportion of the actual cost to the Improvements or General Purposes Account.

**Latest  
Experiments.**

Even where land can be obtained at less than its market price, as, for instance, from the Ecclesiastical Commissioners, still building costs £80 per room, and the rates are so high that it has been found impossible to keep down rents below 2s. 8d. or 3s. a room. This is the experience of the Ecclesiastical Commissioners themselves in their latest experiments at Walworth Road and Mitre Street, Lambeth, where the tenements have not let very well, and even the cottages and flats are not fully occupied.

## SUPPLY OF REALLY NEEDED ACCOMMODATION.

It seems, therefore, that, in the Central zone, **Cheaper Rents.** there is no present demand for more houses ; and, in view of what has been stated, there is no possibility of supplying really-needed accommodation—that is, of the right kind and in the right places—at reasonable rents which cover the outlay. On the other hand, it is well to remember that very few building operations have been undertaken for the poorest classes, who cannot afford the higher rents. It would, therefore, be easy to create a demand for more adequate accommodation — e.g. double tenement cottages among those earning a small weekly wage and with more than two children—at a rental not exceeding two shillings a room. Such a scheme could only be instituted at a considerable financial loss, and might possibly not represent a true philanthropic spirit, as some attempt should first be made to solve the serious social problems of unemployment, casual labour, &c., which have already been indicated.

There is also the following economic objection : The rate of wages paid in any locality for unskilled labour varies, in theory, directly with the local cost of housing accommodation, and the provision of such accommodation at a price below that usually paid by the lowest class of wage earners may facilitate a reduction of such wages to a point below what is necessary to ensure decent conditions of life under prevailing circumstances. Not only may the gift of part of the natural cost of rent pass over to the employer of the tenant, but it may also happen that the wages paid to those not benefited by the housing scheme may be injuriously affected. It would not be advisable to enter upon any housing scheme upon a large scale which would have for result a reduction of wages paid to the tenants, and for this reason it is difficult to provide for the requirements of those who appear to be receiving wages below the normal.

**Adaptation of  
Empties.** Meanwhile it may be suggested—perhaps as a temporary, but at least as a hygienic and philanthropic expedient—that a large number of habitable unlets and structurally sound vacant tenements in each borough should be adapted according to modern health standards, and let only to families of the poorest class, and with more than two children, at weekly rental not exceeding 2s. a week per room. In these houses, then, it would be possible to re-house the inhabitants of insanitary houses and of underground dwellings which cannot at the present time be legally closed—owing to a simple evasion of the spirit of the law by means of strict compliance with the letter. The adaptation might be undertaken either by the municipality or by a philanthropic building company, and should consist in the proper reconstruction of houses for the use of two or three families, with the introduction of an adequate water supply, and of a kitchen range to each tenement.\* These houses then (say a few in each district) should be placed under careful supervision and management on the lines suggested by Miss Octavia Hill.

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### MIDDLE ZONE.

In this zone the problem presents a very different aspect, but our purpose will be served by the same basis of consideration, namely, as to the justification of fresh building by need of more dwellings, the cost of land and building, and by the supply of really needed accommodation at reasonable

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\* For full particulars refer to Part II., pp. 27-33.

rents which cover the outlay. The principal factors are :—

- (a) The desertion of these districts by middle-class families.
- (b) The inrush of clerks and artisans, and also, to some extent, of working men in stable employment.
- (c) At first great overcrowding of accommodation available for the newcomers, followed by further desertion of the older houses, especially of houses in terraces and of semi-detached villas with gardens.
- (d) The building of block dwellings, and of villas and maisonnettes.
- (e) The existence of small areas of old-established poverty in certain localities.

**Desertion and  
Over-building.**

The general result has been that there are at the present time many empty houses throughout most of the boroughs in this zone. Islington and Paddington alone appear to be much overcrowded, while St. Pancras, Poplar, and Deptford are also thickly populated without many empty houses. In the residential boroughs of Chelsea and Fulham the density of population is still excessive ; on the other hand, Wandsworth, Lewisham, and the greater part of South London are much over-built ; and there appears to be an excess of empty houses, partly from desertion and partly from over-building, in Lambeth, Hackney, Hammer-smith, Hampstead, and Kensington.

It may be noted, however, that the block dwellings in this zone, whether they have been erected by private or by municipal enterprise, are, generally speaking, well occupied, with the exception of three blocks in Poplar and single blocks in Battersea and Deptford.\* But for this exception no definite explanation is forthcoming. The L.C.C. cottages in Greenwich have let well, but those in Wandsworth are not well occupied.

\* *E.g.* Cotton Street, Preston Road, and St. Ann's Street, Poplar, Durham Buildings, Battersea, and Hughes Fields Dwellings, Deptford. All these are L.C.C. block dwellings and have been open not less than four years. The Industrial Dwellings Company report many unlets in one of their blocks in Stoke Newington (February, 1908).

**Uneven  
Distribution  
of Population.**

In some of these boroughs the empties are evenly distributed, those near the Outer zone being the result of over-building, and those near the Central zone of decentralisation. Of these latter about one half appears to be small property rated at less than £20 a year, and the other half property rated between £20 and £40. In spite of the large number of empties, certain districts (even in the more sparsely populated boroughs) are much overcrowded. Thus the density in Hackney varies from 104 persons per acre in the south-west to 49 in the north, with an average for the borough of 69; whilst in Greenwich it varies from 85 and 70 in the western districts to 32 and 11 in the east.

**Residential  
and  
Industrial Areas.**

The same causes of decentralisation which have already been enumerated operate in a less degree in this zone. These boroughs are mainly residential, especially Chelsea, Fulham, Hammersmith, Hampstead, and Kensington; and throughout the zone the industries are of a general rather than of a particular nature. Most boroughs have one or two large factories, a brewery, a large railway centre, a number of laundries, and smaller trades such as brass foundries, &c. The only boroughs in which the industries or employment are characteristic are Deptford, where the men are chiefly employed in the markets and docks; Poplar, whose large population is partly engaged in the old industrial centre of Bow, and partly in the large riverside works and in the docks; and Greenwich and Woolwich, where the men are employed in the Arsenal and on the riverside. For the rest, the inhabitants of this zone are either engaged in small local industries, or they travel to other parts of London. It appears that the men employed at the great railway centres (as, for instance, in St. Pancras and Battersea) do not generally live in the immediate



neighbourhood of their work, but have followed the general tendency to decentralisation.

**Population of Two Kinds.** It is unnecessary to consider the case of those who have recently been provided for by private and municipal enterprise, or of those who can afford £30 a year for house rent, for which excellent accommodation can be obtained in the form of recently-built flats, maisonnettes and villas. Therefore, as far as this Report is concerned, the population of this zone is of two kinds—the badly housed and the unsuitably housed working classes. The first class includes the old-established poverty which may be found in particular areas, consisting sometimes of two or three streets only in a better neighbourhood—e.g. parts of Deptford, North Lambeth, Vauxhall, South-west Battersea, Garratt Lane (Wandsworth), Hammersmith (near the river), Notting Dale, and Hackney Wick. The inhabitants of these areas are for the most part costermongers or casual labourers, some of whom are engaged in the neighbouring factories. They correspond to the class which have already been described in the Central zone. Amongst them are often included some very undesirable members of society—habitual drunkards, unemployable, wastrels, &c., as well as a large number of men working for a very low weekly wage, insufficient to procure adequate accommodation. The second kind of

**(a) Badly Housed.** population with which we are concerned in this zone consists of families which are unsuitably housed in the old semi-detached villas, or in terraced houses in which two or more families live. The houses are often let at £18 or £20 a year to one tenant, who, to his own profit, sub-lets part of the house to other tenants, and though the rents are sometimes moderate, yet the houses cannot be considered as suitable for their present conditions of occupancy.

**(b) Unsuitably Housed.**

**Travelling  
Facilities.**

As far as travelling facilities to the Central zone are concerned, they are, generally speaking, adequate and sufficient; but it is noteworthy that those dwelling in the middle of this area find a difficulty in getting accommodation in the trams, as in the early morning they are always filled at the termini. Perhaps it would be possible for the authorities to allow a certain number of trams to start their journey at definite intervals along the route. For, unless some such steps are taken to meet the needs of the inner and middle parts of this zone, the workers may be forced to go further afield.

**A Developing  
District.**

With regard to the south-eastern district of this zone (comprising the boroughs of Greenwich, Lewisham and Woolwich), a sub-committee of the Browning Hall Conference prepared a very full report in 1906. The conclusions may be summarised thus:—

- (a) The present facilities for ingress and egress to and from the eastern half of the district (i.e. Plumstead, Shooter's Hill, Charlton, Bostall Heath) are insufficient.
- (b) The facilities could be immediately improved by greater speed and greater punctuality on this part of the system of the S.E. & C. Railway, and by co-operation between the various tramway companies.
- (c) The inflowing population in Greenwich, Lewisham, Lee, Hither Green and Eltham consists chiefly of artisans in regular work and clerks, and these have already been abundantly provided for.
- (d) Many houses are vacant and rents are falling.
- (e) Building for the moment is in advance of demand for house room.
- (f) The district itself is peculiarly suitable (except in the low part close to the river), both in character and position, for habitation, and much vacant space is still available for building purposes.

If any fresh building operations were undertaken **Town Planning.** it should be for the old-established poverty of Deptford, and for the new and old-established poverty on the low-lying ground of Greenwich and Woolwich. Displaced inhabitants might be re-housed in the empty houses belonging to the Arsenal Co-operative Society at Plumstead, and then building operations might be continued in this district—e.g. at Bostall Heath and Charlton—if travelling facilities could be improved. Moreover, this appears to be an ideal district—at present undeveloped, and therefore admirably adapted for the purposes of co-operation between municipal and private bodies with a view to town planning and the hygienic development of the whole area. The same remarks would apply to Wandsworth, and possibly to the outlying parts of Hammersmith.

**Fresh Building Undesirable.** It would seem, therefore, that though there is little immediate demand for fresh building operations *on a large scale* in this zone, some effort should be made to relieve the overcrowded areas of Islington and Paddington, and also of St. Pancras, Deptford, and Poplar. Some building operations might also be undertaken in other districts, in order to re-house the old-established poverty in the areas which have been indicated. This has been done with only partial success in the Notting Dale area of Kensington and in Battersea, but more successfully in Camberwell without fresh building, and in Lambeth,\* though the new buildings are seldom occupied by the tenants for whom the operations are ostensibly undertaken. There are two reasons for this: the rents are too high, and this class of the population is unwilling to submit to the conditions of tenancy imposed in the interests of cleanliness, order, and discipline.

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\* Cf. Part II., pp. 29, 30.

## COST OF LAND AND BUILDING.

Land does not cost so much in the Middle as in the Central zone, but the Metropolitan boroughs are said to have paid on an average £4 per square yard for housing sites\*; but the price appears to range from £1,000 to £18,000 per acre. The cost of building does not differ much from that in the Central zone. It seems to vary between £65 and £100 per room. Further particulars may be gathered by reference to the tables in Appendix III.

## SUPPLY OF REALLY NEEDED ACCOMMODATION.

Three  
Suggestions.

In this area, then, the problem resolves itself as follows: In what districts can really needed accommodation be provided at reasonable rents, and where are they likely to produce a satisfactory return on the capital outlay? In view of the hygienic and philanthropic necessity of re-housing the old-established poverty of certain areas, it may be suggested that—

(1) Some of the empty houses in the neighbouring districts might be re-adapted for the use of two or more families.

(2) The old-established poverty, or rather the element of it in permanent employment, might be persuaded, by education and by the advertisement of suitable dwellings, to scatter themselves over the Outer zone where good travelling facilities exist, and where there is already a large number of empty houses, as, for instance:—

Poplar to Ilford and neighbourhood; Homerton to Tottenham; St. Pancras to Finchley and Highgate; Paddington to Acton and Ealing; Lambeth to Tooting and Mitcham.

(3) Building operations might be undertaken in several of these districts *on a limited scale* if it appeared necessary, but it could only be on a philanthropic basis, with rents not exceeding 1s. 6d. per room. Otherwise there would be no likelihood

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\* "Housing Up to Date" (Thompson), p. 41.

of attracting the very persons who are in the greatest need of better housing accommodation. The buildings should consist of double tenement cottages, and, if possible, low rated districts should be chosen. The rents should not exceed 5s. for the tenement, and they should only be let to men earning a low weekly wage and with more than two children. The estates should then be kept under personal supervision and management on the lines indicated by Miss Octavia Hill.\*

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### OUTER ZONE.

**Supply and Demand.** The justification of fresh building operations in this zone, whether by municipal or by private effort, is a far simpler problem. It may be assumed that the tendency to decentralisation will increase, and that young married couples will prefer to live in the outlying districts of Greater London rather than near the centre. Therefore the need for dwellings is likely to grow; but at the present time many districts, even in this zone, are overbuilt in two respects; the number of houses per acre is too great to admit of healthy conditions for the inhabitants, and the actual supply is for the moment in excess of the demand. The second defect has already been remedied to some extent; for in 1906 only 29,000 rooms were added in an area in which 36,000 had been added on an average during each of the previous four years. This difference is mainly due to the great decrease in building in the Eastern and Northern sections and also at Willesden and Erith. But in the years 1906 and 1907 building returns were obtained for an extended area, and these show that there has been a great deal of fresh† building in the neighbourhood of Ilford in the East, at Enfield and Southgate in the North, Hanwell

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\* Cf. Part II., p. 28.

† But not necessarily more in proportion to previous years.

and Southall in the West. In other words, it would appear that the builders have merely gone further afield in those sections in which there has been an apparent decrease.

With regard to the districts of Greater London in which much building has been undertaken recently,\* the following table shows the relative amount of building during 1906 and

1907 as compared with the four previous years:—

East and West Ham,	} Great Decrease.	Croydon, Totten-	} No marked change.
Leyton, Waltham-		ham, and Ed-	
stow, Hornsey, Wil-		monton	
lesden, and Erith			
Wood Green and	} Great Increase.	Ealing, Merton, and	} Steady Increase.
Acton		Mitcham	

Each of these districts represents an average annual addition of about 1,500 to 4,000 rooms, but there has also been a constant but smaller yearly increase of, say, 500 to 1,000 rooms in Barnes, Beckenham, Bexley, Bromley, Chiswick Finchley, Hendon, and Wimbledon.

Briefly, then, there has been a steady increase of building year by year since 1901 in the South-Western area and in Ealing. A sudden increase began in Wood Green in 1905 and in Acton in 1906, while there has been an equally sudden decrease in the inner part of the Eastern and Northern sections and in Willesden and Erith since 1905. Throughout the rest of this zone, comprising the smaller urban districts of Middlesex, Essex, Kent, and Surrey, a fairly constant addition to the supply of houses has been maintained each year, but still there are many available localities which at present remain unexplored, for the density of the rural districts of Greater London is still less than 1 person per acre.

\* Those districts for which no building returns were obtained prior to 1906 are necessarily excluded. They are chiefly in the North, East and West—Enfield, Southgate, Chingford, Barking, Ilford and neighbourhood, Hanwell, and Southall—Norwood.

**Choice of  
Suitable Areas.**

But though the actual supply of house accommodation is for the moment in advance of the demand, yet the demand is likely to increase and fresh building operations can be justified provided that suitable districts are chosen. This depends upon two factors—good travelling facilities and industrial decentralisation. That is to say, the districts chosen for building should either be within forty-five minutes' journey of the Central zone or they should be in the neighbourhood of new industrial centres. These two factors probably serve to explain the sudden increase and decrease of building in different areas during the last five years. Thus about five years ago new industrial centres sprang up near Erith and Willesden, and the surrounding districts were overbuilt. The same tendency is to be observed at Acton and other places at the present time. But the residential areas within easy travelling distance of the centre merely continue to grow steadily, as, for instance, Ealing, Mitcham, and the smaller urban districts mentioned above. These two factors, then, must be borne in mind. Further, it is, generally speaking, true that clerks and artisans favour the residential areas and are abundantly catered for, whilst the poor working men are often inadequately housed near the growing industrial centres.

**Necessity for  
Co-ordination.**

Here, then, is room for great improvement in the supervision of new building operations. First a traffic board to arrange for travelling facilities, then a composite committee to suggest various schemes of town planning and to secure the co-operation of builders, architects, sanitarians, large employers of labour, and others interested in housing problems, and finally an efficient local authority to prevent jerry building and congestion.

**New Industrial  
Centres.**

It appears that new industrial centres are still developing at Acton and Southall in the West, at Sudbury and Willesden in the North-West, at Tottenham and Ponders End in the North, Barking in the East, and at Belvedere, Erith, and Bexley in the South-East, whilst the South-West still remains almost entirely residential. These new industrial centres, which consist for the most part of motor and engineering works, type foundries, printing and paper works, are in part the result of decentralisation from London and in part of a new competitive element which has been introduced from some of the larger provincial towns. Their exact location partly depends upon the close proximity of rivers or canals. Certain districts, therefore, exist in which fresh building operations can be justified at the present time by the need of more dwellings.

**Cost of Land  
and Building.**

In this zone the cost of land for building purposes has varied from £500 to £1,000 per acre, but there should be plenty of land available at a much lower price than this, and it is obtained more cheaply if the fact that there is a demand for it for housing schemes is not advertised too freely. And it should generally be possible to select low-rated districts for building purposes. Building in this zone costs between £40 and £60 per room—only half the cost in Central London. These two facts should make it possible to provide adequate accommodation at reasonable rents which cover the outlay. But the following points should be borne in mind.

**Three Points.**

Small schemes in several areas are more likely to prove successful than large schemes in one or two areas. Then as to the kind of accommodation that is best adapted to modern requirements, it may be said that



the single cottage of four or five rooms (or perhaps double tenement cottages) with a little garden, surrounded by ample open space,\* and with neighbouring green fields for the children has become, as it were, a hygienic necessity. And if any scheme be undertaken by a semi-philanthropic agency it should be noted that in the past little provision has been made for the poorest working classes who might perhaps be persuaded to transfer themselves from some of the overcrowded areas of the Central and Middle zones; and more especially in the neighbourhood of new industrial centres the needs of this section of the community should be remembered. Finally, in any schemes that are undertaken in Greater London some provision should be made for all classes of the community. Variety of house and garden can be made to suit all purses; and this would serve to prevent the erection of mean streets and of monotonous rows of villas and maisonettes, which, so far from elevating, tend to demoralise the inhabitants. Even in the Central zone of London the Ecclesiastical Commissioners have been able to point the way to a reform in this direction by their recent experiment in Mitre Street, Lambeth.

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\* The Hampstead Tenants, Limited, are making efforts to supply this class of cottage.

## PART II.

THE POLICY OF ADAPTING EXISTING HOUSES AS AN  
ALTERNATIVE TO BUILDING.\***Three Profit-  
able Schemes.**

Several suggestions have been made in the course of the Report as to the advisability of adapting houses in the Central and Middle zones as an alternative to fresh building. Three distinct schemes of adaptation have been advocated, and each proposes a different—but not an exclusive—method of securing better accommodation for the poorest slum dwellers. The first aims at educating tenants occupying old and dilapidated dwellings in the worst areas by means of close personal supervision and management, and incidentally leads to adaptation and improvement of the houses simultaneously with improvement in the tenants. The second deals with a similar kind of slum property in a different way. The houses are reconstructed and renovated throughout and then may or may not be reserved for their previous tenants. The third scheme is concerned with the conversion of empty houses originally built for one family into two or more flats or tenements for the working-classes. The important point is that experience shows that these schemes can be made financially profitable (though the third has scarcely been tried on a large enough scale to warrant this conclusion), and at the same time they fulfil a very distinct social and hygienic requirement.

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\* The Executive Committee of the Mansion House Council beg to acknowledge their indebtedness to Alderman Thompson's "Housing Handbook" (1903) and "Housing Up-to-Date" (1907) for many of the facts and particulars contained in this part of the Report.

**(1) Personal  
Supervision of  
Slum Dwellers.**

With regard to the first, it is essentially a scheme for trained philanthropic workers ; and the idea was originated by Mr. Ruskin and Miss Octavia Hill more than thirty years ago. The tenants are directly encouraged to take care of their homes by the promise of increased improvements and conveniences, and a bonus is granted for the prompt payment of rent. Miss Hill was the first practical housing reformer to recognise that the problem so far as the conflicting interests of landlord and tenant are concerned is mainly a personal matter ; her scheme ensures that the houses under her management are adapted to the needs of the tenants, while the owners whose property she manages benefit by receiving an almost constant 4 or 5 per cent. interest on their investment instead of having to meet heavy expenditure upon repairs and damages with the risk of incurring many bad debts. In short, Miss Hill's scheme goes to the root of this aspect of the problem, concerned as it is with the maintenance of existing houses in a good state of repair and in a good sanitary condition.

**(2) Renovation  
of Old  
Property.**

The primary object of the second scheme is the bringing of old and dilapidated property up to modern health standards. The improved dwellings are then re-let, either to the old tenants under strict supervision or to a somewhat better class. This scheme has been undertaken—but not very extensively—both by semi-commercial companies and by municipal bodies.

**Semi-Commercial  
Enterprise.**

In 1890 the Glasgow Workmen's Dwellings Co. recognised that such a scheme could be made financially profitable, and accordingly purchased several small groups of old and dilapidated but structurally sound dwellings in some of the worst slum areas in Glasgow. The houses were completely neglected and worn out in internal fittings, plaster and woodwork, and in

many cases were overrun with vermin and encrusted with filth. They were overhauled, renovated, reconstructed if necessary, and let, for the most part, to a better class of tenant; but in some cases the old tenants were retained conditionally on the understanding that they would improve their standard of living. The company also built six blocks of new buildings, but "the renovated property shows an average return of at least 1 per cent. more than the newly-built property," and this in spite of one or two costly schemes of reconstruction of block dwellings.\* In addition the company supplies beds, grates, gas, water, and kitchen dressers, and yet the rent of each room has not been raised so much as a penny a week. During the last two years, however, heavy losses from "unlets" have been reported owing to redistribution of the population and to a smaller demand for these tenements in the poorer districts of Glasgow.

**Two Municipal  
Experiments.**

In 1902 the Camberwell Borough Council began to acquire the leasehold and freehold interests of a large insanitary area (Hollington Street) consisting of about 500 houses in nineteen adjoining streets, at an average cost of £100 for the freehold and £160 for the leasehold interest. The cost of adaptation was, roughly, £45 per house (£6 10s. a room). The total cost of each six-roomed house was £300, or £50 a room. Although not a great deal has been done in the way of adaptation and improvement, yet the standard of cleanliness and sanitation, both of the tenants and of the houses, has been raised without any increase in rents or displacement of tenants and with only a small financial loss which should be recouped in a year or two. It is reported also that the effect upon neighbouring tenants and landlords has been salutary.

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\* The Leeds Industrial Dwellings Co. have reported a similar profitable experience.

**Reconstruction  
v. Rebuilding.** More recently the Kensington Borough Council adopted a somewhat different plan. The freehold of most of the houses in a street in the notorious Notting Dale area was secured, and it was decided to remodel twenty-six houses. New floors and ceilings, increased facilities for lighting and ventilation, new sculleries and water-closets were provided; new kitchen ranges, stoves, larders, cupboards were installed, and in some cases an extra living room was added. This reconstruction cost, roughly, £60 a room, and the adaptation resulted in the supply of thirty-one three-roomed and twenty-one two-roomed tenements in the twenty-six houses. Near the same site two houses were demolished and replaced by six new tenements which cost £129 a room—more than twice the cost of reconstruction. The old tenants were retained where possible, but the number was necessarily small, in view of the general character of the neighbourhood, the old residents being naturally unwilling to submit to supervision and regulations. Moreover, the rents were raised somewhat, and now vary from 6s. 6d. for two-roomed flats to 8s. for three-roomed flats. At the same time the other side of the street was rebuilt, as six blocks containing each six two-roomed tenements let at a rent of 6s. 6d. There has been a financial loss on the whole scheme, but apparently less on the adaptation than on the rebuilding, and there are still heavy losses on the unlet tenements.

**General  
Results.** The general conclusion is, that if this system of adaptation and reconstruction is undertaken by semi-commercial or philanthropic companies and societies good results may be expected. If, on the other hand, such adaptation and improvements are required of small private owners, except on the basis of the first scheme, the effect will be that repairs or reconstruction will be so inadequate as to be practically useless, rents will be raised out of all proportion to the benefit to the tenants, the

dilapidated properties will soon sink into decay again, and there will always be the risk of prolonged litigation or arbitration about the necessary improvements.

(3) **"Making-Down"  
Middle-Class  
Houses.** The third scheme differs widely from the others. It was suggested several years ago, by Dr. Sykes, Medical Officer of Health of St. Pancras, in his book "On Public Health and

Housing," and consists in the conversion of empty houses originally built for one family into two or more flats or tenements for the working-classes. The idea is a direct outcome of the increasing desertion of the residential areas of the Middle zone by middle-class families, which has resulted in a large number of empty detached and semi-detached houses with gardens. Most of these houses are well built and structurally sound, and formerly were let at £40—£60 a year. Now they lie empty for many months, until the landlord realises that they can either be let in two or three flats at 7s. 6d. a week, or else let to a house farmer at £20—£30 a year without any further concern as to the collection of rents. In either case the landlord is generally unwilling to make any but the most superficial alterations in the structure or sanitary arrangements of the house. Consequently the accommodation is totally unsuitable for the altered conditions of occupation: and this is the more to be regretted when it is realised how easily these houses can be adapted, and how suitable the premises are for the better housing of working-class families, not only from the size and character of the rooms, but also from the more pleasant nature of the surroundings, which generally include a small garden for the children.

With regard to methods of constructive adaptation, Dr. Sykes has put forward three practical scheme :—

- (1) To partition off part of the front room for the construction of new sculleries, washhouses, &c., on each floor ;

- (2) To construct a tower at the back of the house with an approach from the back room of each floor. The tower would include an open lobby, scullery, and w.c. ;
- (3) To construct a tower off the staircase, so that each additional scullery and washhouse would be available for the use of two families on the same floor.

**Practical  
Requirements.**

Dr. Sykes has also drawn up a minimum list of requirements\* which should be satisfied as a result of any scheme of adaptation ; and in St. Pancras he will not grant a certificate that the accommodation and sanitary arrangements of any such house are suitable—with a view to the owner obtaining a rebate on House Tax—unless the requirements are fulfilled. They are :

- (1) That the common staircase should be amply and permanently ventilated into the open air ;
- (2) That the dwellings should be ventilated through from one front to another ;
- (3) & (4) That the water supply and drainage should be in conformity with statute, by-laws and regulations ;
- (5) That there should be a draw-tap and sink provided on each floor for every 12 persons or less ;
- (6) That clothes-washing accommodation should be provided for each family at least one day a week ;
- (7) That there should be water-closet accommodation for every 12 persons or less on each floor, properly cut off aurally from the dwelling ;
- (8) That there should be an open lobby space, or balcony, on each floor as a place of deposit for the dust receptacle and offensive refuse.

Two obvious suggestions occur. One is that some amendment of the rating law, such as charging half rates on "voids," would probably prevent landlords from keeping their houses empty in the hope

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\* There is an interesting appendix to the Annual Report of the Medical Officer of Health for the County of London, 1906, concerning the inadequate water-supply and sanitary arrangements of tenement houses.

of obtaining higher rents.\* The other is that it should be incumbent upon landlords to make adequate alterations before letting their houses for purposes for which they were not originally intended.† In this way a large amount of accommodation suitable for the working-classes would become available, and a better distribution of the population effected, and, as a result, many more of the insanitary houses and underground rooms in the overcrowded areas of the Central zone might be closed. These suggestions would involve no undue hardship on the landlords, for each three-roomed tenement might be let for five or six shillings a week. Thus, each house would realise at least £30 or £40 a year, which is half as much again as the landlord receives at the present time. But if private owners do not concur in such a scheme, it should at least be open to semi-commercial or philanthropic agencies to purchase the freeholds of these houses and to complete a scheme of adaptation.

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\* This suggestion is open to some objections. For a note upon the subject of the present rating system see p. 63. See also p. 46.

† As regards supply of water on each floor, this can now be enforced in London under the L.C.C. General Powers Act, 1907. A proposition to give power to supply and to insist on the presence of proper cooking-stoves, &c., in each tenement is under consideration.



exceeding 7s. 6d. a week, provided that the accommodation and sanitary arrangements are certified by the Medical Officer of Health to be suitable.

The Medical Officer of St. Pancras has drawn up a very exacting list of requirements, which must be satisfied before he will grant a certificate. (See p. 32.)

(b) *Special Provisions for Tenement Houses.\**

One of the most important aids to the improvement of the dwellings of the poor in London is that made by section 94 of the Public Health (London) Act, 1891, as to the *making and enforcement* of by-laws for tenement houses.

This section replaced section 35 of the Sanitary Act, 1866, and section 47 of the Sanitary Laws Amendment Act, 1874.

Model by-laws were issued by the Local Government Board in 1904, making statutory provision:

- (a) For fixing the number of persons in occupation, and for the separation of the sexes;
- (b) For the registration of houses so let or occupied;
- (c) For the inspection of such houses;
- (d) For enforcing drainage, and for promoting cleanliness and ventilation;
- (e) For the cleansing and limewashing of the premises at stated times.

By-laws had previously been made under old enactments by the London Vestries, but these were abrogated by the new by-laws under the Act of 1891. All the sanitary authorities (except Chelsea) have now made new sets of by-laws.

The administration of these by-laws is in the hands of the Public Health Committee of each Borough Council, and a report thereon is included in the Statutory Annual Report of the Medical Officer of Health of each Authority.

By the steady and careful enforcement of these by-laws the Local Authorities can enormously improve the sanitary conditions of tenement houses in their districts, and can impress upon the occupiers and landlords the necessity of maintaining such houses in a thoroughly hygienic condition.

Systematic inspection also detects overcrowding. An abatement order is served, and penalties may be imposed by a magistrate's order if necessary. But the administrative machinery often breaks down in one of two ways:—Some of the authorities have an insufficient staff to put their by-laws into force, and have not yet obtained a complete return of the tenement houses in their district; whilst other authorities, though they are aware of the existence of overcrowding in their district, do not always enforce the provisions of the Act because they recognise that the poorest tenants cannot possibly afford to pay the higher rents demanded for adequate accommodation. The enforcement of the law simply means that such tenants are "hunted from pillar to post, from one wretched home to another." Report of Mr. Foot, Chief Sanitary Inspector for Bethnal Green, 1907. Mr. Foot has also spoken of "the wretched pretence of Abatement Orders."

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\* A house, or part of a house, let in lodgings or occupied by members of more than one family.

(c) *Special Provisions for Underground Rooms.*

The Public Health (London) Act, 1891, makes special provision for dealing with underground rooms let or occupied separately as dwellings, both before and after the passing of the Act (s. 96).

In practice, the administration of this Act is difficult, because the provisions can always be avoided by letting or occupying illegal underground rooms in conjunction with other rooms on another floor of the same house.\*

In the case of underground rooms unfit for human habitation, it is possible to obtain a closing order under the Public Health Act (1891, s. 5).

## B.—Closing of Houses Unfit for Human Habitation.

Section 5 of the Public Health (London) Act makes provision for prohibiting the use of premises unfit for human habitation.

There is a similar provision in section 32 of the Housing of the Working Classes Act, 1890, with an additional provision for subsequent demolition.

Amendments of procedure proposed in Housing (Town-Planning) Bill (1908), cl. 13-17.

Representation by Medical Officer of Health, or by any four householders living near. Sanitary authority applies for a magistrate's closing order.

It has been found in some districts that houses which have been repeatedly closed by order as being unfit for habitation have been, after a certain amount of repair, relet and occupied.

It should, however, be possible to secure the demolition of such houses by an order under the Housing of the Working Classes Act (1890), s. 33 (or 1903, s. 8). Only six such houses were reported to the L.C.C. during the year 1906 as having been demolished; 19 were reported as "represented" and subsequently improved.

## IMPROVEMENT SCHEMES UNDER HOUSING OF THE WORKING CLASSES ACTS, 1890-1903.

### C.—Demolition of Obstructive Buildings (Part II.).

Section 38 allows Local Authorities to purchase houses for opening alleys and remedying defects of ventilation and construction of other buildings.

The Housing Bill, 1908, proposes that a defaulting Sanitary Authority may be ordered by Local Government Board to carry out such a scheme. (Clause 12.)

Representation by Medical Officer of Health, or by four householders as above. After inquiry, Sanitary Authority may purchase the lands by compulsion.

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\* The Mansion House Council on the Dwellings of the Poor have submitted a memorial to the Local Government Board, with suggestions for the amendment of the provisions for underground rooms.

### D.—Small Insanitary Areas (Part II).\*

It is the duty of Local Authorities to prepare a scheme for the demolition, reconstruction, and rearrangement of small insanitary areas, the houses of which have been closed by closing orders (section 39).

There is no statutory obligation as to rehousing.

The Borough Council prepares a scheme, and then petitions the Local Government Board to make a confirming order after inquiry.

The L.C.C. may also take action, either separately or in conjunction with the local Borough Council.

### E.—Large Insanitary Areas (Part I.).

Section 4 (Part I.) obliges Local Authorities to carry out improvement schemes for the reconstruction and rearrangement of streets and houses in unhealthy areas.

Amended by 1903 Act.

Official representation by Medical Officer of Health (or at the instance of two Justices of the Peace or of twelve ratepayers). L.C.C. prepares an improvement scheme, followed by notices and advertisements, petition to Local Government Board, local inquiry, provisional order, and confirmation by Parliament.

The administration of this part of the Act (Part I.) has proved complicated, dilatory, and costly.

N.B.—With regard to small and large insanitary areas, there is some difficulty. It appears, under the Act of 1890, that a Borough Council should proceed when the scheme affects not more than 10 houses, or when the scheme is not of general importance to London, and should be carried out under Part II. of the Act. The L.C.C. should proceed when the scheme, by reason of its size or otherwise, should be under Part I., or when the scheme is of general importance to London, and relates to more than 10 houses. But new rehousing obligations have been introduced by the Act of 1903. (*See footnote.*)

### F.—For Preventing the Displacement of Working Classes.

An improvement scheme must provide for the rehousing of at least half the displaced inhabitants on or near the cleared site (section 11).

Rehousing obligation has been extended by the Act of 1903 to cases of displacement of thirty or more persons. No entry may be made on such premises till a scheme of rehousing has been approved.

Persons displaced during previous five years must also be taken into account.

In 1898 the L.C.C. resolved that "housing accommodation shall always be provided for a number of persons of the working class equal to that displaced by any scheme under the Act."

In 1907 the L.C.C. proposed to the Local Government Board "that the obligation to rehouse persons in the vicinity of the displacement shall be removed in favour of the provision of suitable sites in outlying districts."

N.B.—The machinery of the Act of 1890 has been found to be complicated and dilatory. Certain amendments were embodied in the Act of 1903; other amendments are embodied in the Bill of 1908, which are calculated to accelerate progress and induce municipal authorities to do more than they have done for the better housing of the working classes.

\**N.g.* A number of houses or dwellings occupied by less than 30 persons. This maximum was fixed by the Schedule of the Housing of the Working Classes Act, 1901. Previously it was 10 houses or less (1890 Act, s. 72).

## MUNICIPAL LAND PURCHASE, BUILDING, AND TOWN- PLANNING,

### G.—Land Purchase.

Local Authorities are empowered to buy land outside their district for housing purposes. (Housing Act, 1900.) Michael Angelo Taylor's Act, 1817, allows the purchase of land for widening, improving or lengthening a street or public place.

The Bill of 1908 proposes to allow compulsory purchase and a simpler procedure for the purposes of acquiring land for workmen's dwellings.

The land so acquired may be leased to companies or builders, or the Local Authority may themselves erect block dwellings, tenement houses, or cottages.

### H.—Adaptation of Existing Houses.

Provision for the improvement and adaptation of existing houses is made by section 59 of the Act of 1890.

Little use has so far been made of this provision by Local Authorities.

### I.—Supply of New Accommodation.

This was first allowed by Lord Shaftesbury's Labouring Classes Lodging Houses Act, 1851. It is now permissible under the Housing Acts, 1890 to 1903, and by the special Acts of the London County Council.

### K.—Town-Planning.

The Housing, Town-Planning, &c., Bill, 1908, proposes to empower Local Authorities to prepare a town-planning scheme with the general object of securing proper sanitary conditions, amenity and convenience in connection with the laying out and use of the land. . . . This shall include the use of land for the purpose of providing open spaces, parks, pleasure or recreation grounds.

General provisions and regulations may be made by the Local Government Board, which has also certain powers in case of default of a Local Authority.

## PART. IV.

## MUNICIPAL BUILDING AND PRIVATE ENTERPRISE.

The questions of the functions of the State or the Municipality with reference to housing, and of the relative merits and efficiency of municipal and individual efforts to house the workers are of great difficulty and have given rise to great divergence of opinion. The Mansion House Council has approached the subject from the point of view of the welfare of London as a whole. The present investigation has, therefore, been confined to social and hygienic and, to some extent, to economic considerations, and is independent of political theories.

## LEGISLATION.

In England, the State has concerned itself directly with the housing of the people by laying down legislative rules as to (1) construction, (2) hygiene and sanitation, (3) re-housing persons displaced by the clearance of slum areas, by public improvements or by statutory commercial undertakings; and at the present time there is a Bill before Parliament as to (4) town-planning.

The primary business of municipalities has thus far been to supervise the construction of new houses, to see that they are in accordance with the relevant statutes and by-laws which seek to ensure stability, safety from fire, sanitation, and adequate access of light and air. But more than fifty years ago Lord Shaftesbury introduced the Labouring Classes Lodging Houses Act, 1851, which empowered municipal

bodies to buy or rent vacant land and to build upon it houses for the labouring classes ; and by the same Act municipalities were empowered to convert existing buildings into working-class tenements, and to supply furniture, if necessary. Little use, however, was made of these provisions (except by the Corporation of the City) until the Act became incorporated in Part III. of the Housing Act, 1890. This Act has been amended frequently, and, at the present time, under the Housing of the Working Classes Acts, 1890 to 1903, municipalities also have powers and duties with respect to the clearance of unhealthy areas and the erection and maintenance of houses for the working classes. In consequence they may have to supplement the defects of private enterprise or to compete with its efforts.

#### DIFFICULTIES ATTENDING MUNICIPAL BUILDING.

But municipal housing in London has been beset by many difficulties, from which to a large extent private and philanthropic enterprise is free. In the first place, improvement schemes for the clearance of slum areas\* in the Central and Middle zones have been very costly. The statutory obligations to provide equivalent accommodation on or near the cleared site have resulted in the use for housing of land which had a much higher value for other purposes. And the conditions enforced as to the construction of the new buildings by the London building laws, and by the public departments as a condition precedent to the grant of housing loans, have greatly increased the cost of re-housing. As a result, the housing department of the L.C.C. cannot show a profit without "writing down" to housing value the sites used for re-housing; or, in other words, the re-housing involves

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\* Most of the large insanitary areas in London have been cleared under Part I. of the Act. In 1906 only one such area was officially represented.

a charge on the rates in one form or another, and economically cannot be described as a profitable undertaking.

Then again, the conditions as to re-housing on or near the site cleared—though at one time reasonable enough in the light of the inexperience then generally prevalent—have in certain instances led to the erection of expensive buildings in districts in which under existing conditions they are not needed.\* In other words, the provision of house accommodation has not been adapted to the requirements of the population; partly because the municipal authority, like Parliament and the Government departments, has failed to realise the mobility and the migratory tendencies of the population stimulated, as they have been of late, mainly by the recent development of facilities for travelling.

Further, municipal housing has seldom directly benefited the classes which, if any, or which more than any, are in need of the intervention of the State or municipality, viz. the lowest paid and least efficient workers, as distinct from the unemployable or tramp classes to which reference has been made elsewhere in the Report.

#### AMOUNT OF MUNICIPAL BUILDING.

In spite of these inherent difficulties there has been a good deal of municipal housing in London during the last twenty years, mainly by the L.C.C., and also since 1900 by the Borough Councils.† But the total amount of accommodation for workmen, newly provided by municipal effort, does not bear a large proportion to that already existing or newly provided as the result of individual enterprise or philanthropic or quasi-philanthropic agency.

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\* Heavy losses on empties and unlets are reported in the case of L.C.C. dwellings in Bermondsey, Poplar, and Stepney.

† In 1865 the City Corporation voluntarily erected one set of dwellings, and have subsequently built two or three blocks. In 1893 the Limehouse Board of Works cleared a site for workmen's dwellings; and in 1899 the Shoreditch Vestry undertook some building operations.

## STATUTORY RE-HOUSING UNPROFITABLE.

In the Central and Middle zones municipal enterprise has, from various motives, undertaken schemes of building and re-housing which have been beyond the powers and resources of private companies; and, as a result, the competition has led to the discouragement of private enterprise for some years past. The cost of land, which in these zones has a value for many other purposes besides housing, in any event makes it difficult to house at a profit the only classes of workmen who must live there. Consequently the rents which tenants can pay do not always afford a fair remuneration for the builder, and so preclude that investment of capital which otherwise would be forthcoming to supply the demand for dwellings.

But commercial rents on the greater capital expenditure of a municipal housing scheme must in most cases be higher than those which would remunerate the individual competitor, who would build on cheaper terms. To fill such houses, the rents are, therefore, in most cases below the sum necessary to make the undertaking pay, and the balance of loss is recouped by rates out of the pockets of the community.

When the cost is such that housing in these zones cannot bring a commercial return for the capital expended, or even pay its way, it is an open question whether the erection of new workmen's dwellings in such areas should not be given up, and the land left for the purposes for which its value renders it commercially suitable. Sites for workmen's dwellings might then be obtained in places where the tenants could be more cheaply housed and enjoy facilities for travelling to and from their work.

In some instances, where clearances are necessary for street improvements or for the abolition of slums, it has been, and will continue to be, necessary to run the risk of a charge on the rates



to prevent undue displacement of the labouring poor. But in the clearances and rebuilding thus far effected it has been the exception rather than the rule for the displaced tenants to find room in the new dwellings, and they are in effect displaced and replaced by others of a more prosperous class.

#### LARGE SCHEMES UNDESIRABLE.

There is probably no need at the present time to carry out any large scheme of municipal re-housing in the Central or Middle zones; but in certain cases it is desirable, and may be profitable, to select small areas for re-housing. The ideal position with reference to housing in these zones would be a full but not excessive supply of good accommodation available for workmen graded according to their means, but ensuring for those receiving the lowest current wage decent and healthy homes. An excessive supply temporarily benefits the tenants by reduction of rent, but results in a waste of the capital available for building, while a short supply leads to overcrowding and unduly enhanced rents.

#### DIFFICULTIES AS TO RENTS.

There are further difficulties with respect to rent. If municipal dwellings are provided for casual labourers who cannot afford to pay a commercial rent for adequate accommodation near industrial centres, the result is that the least satisfactory class of tenant is subsidised (and their earnings are thereby stereotyped) at the expense of others by means of rate-aided dwellings, whilst individual enterprise is unable to earn a fair remuneration for building for the working classes in competition with bodies whose losses are made up out of the rates to which these competitors have to contribute.

On the other hand, there is always a section—and an increasing section—of municipal councillors, which presses for further reduction of rents to meet the low earnings of the tenants. As to the effect of such reduction there is a divergence of opinion. Those who advocate such reductions are in substance acting on a theory that the rent should bear a certain proportion to the earnings of the tenant—a sound enough rule of domestic economy from the point of view of the tenants, but not therefore necessarily a rule that can be enforced by the State; nor can it be expected that such a consideration should affect the action of the commercial landlord. The opponents of such reductions urge that they operate as a grant in aid of wages and with the same effect as the grants made under the old Poor Law, and that the effect of such reductions is to enable the municipal tenant thus favoured to undersell workmen who occupy at a commercial rent by accepting reduced wages in the trade in which both classes are engaged. But it is difficult to see how this could happen unless the reduced rents were so widely spread as to be practically universal, and the argument also loses sight of the fact that even labourers and those in casual employ are paid a current rate of wage per hour which is unaffected by inquiries or considerations as to what any particular labourer can afford to take.

Finally, municipal building, in so far as the cost is not met by the rents, and consequently falls on the rates, tends to increase the burden on industries within these zones and to drive them outside London. Thereby the demand for labour and, as a result, the wages also are reduced.

#### UNEVEN DISTRIBUTION OF POPULATION.

Independently of the considerations already stated, any large scheme of building in the Central and Middle zones is at the present time inexpedient. The process of the shifting of

population detailed above has in many districts resulted in many houses being empty which, if not already fitted for workmen's dwellings, could be adapted for their occupation at far less capital cost than by pulling them down and erecting new dwellings. In spite of the number of "voids" in many districts, the working population is often unduly crowded. There is enough room for all in the district, but the population is not properly distributed over the available space. But, whatever the cause, the position gives opportunity for municipal and individual effort to take joint action.

#### ADAPTATION OF EXISTING HOUSES.

It has been with some show of reason suggested that landlords would be less willing to keep their houses empty if half rates were charged on "voids." The owners of empty houses derive certain benefits from local services for which it would be no injustice to make them pay; and by holding out (free of rates) for higher rents they increase the burden of those who are in occupation.\* This amendment of the rating law would probably reduce the number of empty houses, and aid in the better distribution of population. But besides this the municipalities, either in co-operation with individual effort, or, failing that, on their own responsibility, could usefully lease and adapt vacant buildings as houses for the poorest class of labourers at a cost far below that involved in re-building†; and this method of dealing with the question is more flexible and adaptable to the shifting needs of a district than that of incurring large expense charged for fifty or more years on the district for purposes which may be defeated by fluctuations of population long before the loans incurred have been paid off.

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\* This suggestion is open to some objections. For a note upon the present rating system, see p. 63.

† Cf. Part II., pp. 27, 33.

But even with respect to the method of adaptation above suggested, private or quasi-philanthropic enterprise is likely to produce as good results by closer and more personal supervision, and by simpler and more effective machinery than is possible for a municipal body. In such cases the municipality can exercise its normal functions of careful supervision to ensure that the dwellings are maintained in a sanitary and legal condition without embarking on the difficult and costly enterprise of superseding or competing with the private landlord. The essential thing is that the adaptation should, in any event, be controlled so as to be really beneficial to the labourer, and should not be based on the methods of the speculator in regard to fag-ends of leases. Such methods are best dealt with by enforcement of the sanitary laws, since the bulk of the profits lies in the non-compliance with requirements.

#### FOREIGN EXPERIENCE AGAINST MUNICIPAL BUILDING.

It appears that these conclusions, which, on the whole, are hostile to any large scheme of housing by municipal effort, are supported by foreign experience. A comparison of the results as to housing in New York, Paris, Berlin, and Brussels with those of London has led M. Raffalovitch—a distinguished and impartial critic\*—to the conclusion that on the whole England has best dealt with the problem, and that the evils of the housing of the working classes in England are not attributable to the failings of the ground landlord. In his view the better position of England is due to the more efficient admin-

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\* "Logement de l'Ouvrier et du Pauvre." Par A. Raffalovich. (Paris: Librairie Gillaumin et Cie.) For the notes upon this book and upon Mr. Dewsnap's "The Housing Problem in England," we are indebted to Mr. A. K. Connell, a member of the Executive Committee.

istration of a good code of sanitary law. His conclusions with respect to housing by State or municipality, drawn from careful examination of the statistics of many Continental towns, and completed after full discussion with French economists, are that "the State or municipality, in providing houses gratuitously or below the market price, runs the risk of acting unjustly towards those who do not share the benefits, and of demoralising those who do; that such State dwellings nearly always entail a loss on the State, and thereby lead to the imposition of burdens on the taxpayer. These taxes in the long run press most heavily on the poor; and their poverty, which is at the bottom of much of this difficulty in securing house room, is only increased. Moreover, private enterprise is discouraged by competition with an authority which has power to levy rates or taxes. Hence the total supply of houses is diminished. All that the State and municipality can be fairly asked to do is, on the one hand, to stop the sale and hire of insanitary dwellings, as it stops that of adulterated goods, and to wage war generally on insanitary conditions; and on the other to re-adjust any part of its system of taxation\* that interferes with the building of working-class dwellings."

#### MUNICIPALITY AN UNSUITABLE HOUSE OWNER.

These views are confirmed by one of the latest students of "The Housing Problem in England," Mr. E. R. Dewsnap, Professor of Railway Economics in the University of Chicago. He suggests that "when the choice lies between a private monopoly and municipal ownership, as in the case of gas and water, there are strong reasons for municipal ownership, but he denies that in the case of house building and house owning such reasons are to be found. There is no such monopoly to

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\* It is pointed out that in Paris the heavy tax on doors and windows and on building materials has had most disastrous results.

be found in our great cities, and the assumption by the municipality of the position of land owner, house builder and landlord on a large scale is scarcely likely to prove a successful undertaking. Already local authorities are over-burdened with responsibilities, which are so varied and intricate that at the present time proper supervision is difficult, for it can hardly be supposed that municipal bodies, constituted and elected as they are at the present time, and with only a few hours a week at their disposal, would have time to attend to all the necessary details connected with the ownership of property."

**SUMMARY: MUNICIPALITY A SUPERVISORY NOT A COMPETING BODY.**

In the foregoing remarks an attempt has been made to detail some of the facts both for and against municipal house building from the point of view of the welfare of London as a whole. And though the arguments are hostile to any large scheme of municipal building, yet certain definite functions which fall to the lot of the municipality with regard to housing have been indicated. The functions are :—

- (1) To supervise private enterprise (and this might be done more thoroughly and more efficiently than in the past).
- (2) To enforce existing legislation with the utmost rigour of the law upon negligent landlords and house owners, and to control the methods of the building speculator.
- (3) To co-operate with private enterprise with a view to effecting a better distribution of the population, to working out any necessary schemes for re-housing and to town-planning.
- (4) To point the way where private enterprise is deficient by showing what kind of houses are required, and by undertaking small schemes of building.

- (5) To adapt empty houses for the use of two or more families, or to help private enterprise in so doing. And
- (6) To undertake small schemes of re-housing, if this is necessary, in connection with street improvements and the clearance of slum areas.

The efficient discharge of these functions will be of far more benefit to the community at large than the undertaking by municipal bodies of the task of competing with persons whom it is their duty to supervise.

In conclusion, it may be generally stated that the essential duty of the municipality with regard to housing is to insist upon a high standard of house accommodation for all classes of the community, by tightening up the existing sanitary control, by stimulating private and philanthropic enterprise, and by stepping in where these agencies fail. In fact, the municipal authority should supply the necessary machinery for co-ordination, and should act as the brain of all bodies and committees interested in the proper housing of the people.

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## CONCLUSION.

Every housing reformer has come forward with his own particular scheme, if not as a panacea, at least as the one thing needful before all others, for the solution of the housing problem in crowded districts; as, for instance, a Traffic Board to improve travelling facilities, the Clearance of Slum Areas, Municipal Building, the Personal Management of House Property, Garden Cities, Co-partnership Housing, the Acquisition of Small Dwellings by Workmen, and, last of all Town-Planning.\* Each of these schemes has promised much, but has, in point of fact, achieved little, except in small isolated areas, for the better housing of the poorest working classes. The housing problem, in so far as it affects the needs of this class of the population, remains unsolved. Undoubtedly local conditions have been improved as a result of various undertakings, and incidentally many people have become better educated in some of the details of a great national problem.

Twenty years ago the chief difficulty was how to build more houses. To-day there is an oversupply, but the problem remains. The comparative failure to solve the problem is in the main due to two causes. One is ignorance of the facts and of the requirements; the other is want of co-operation between those who are interested in the problem. The ignorance is not so much on the part of individuals as on the part of local authorities and of the Government departments responsible for the housing of the people. There have, indeed, been many difficulties; but more might have been

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\* The proposals to tax land values have not reached a stage at which their merits, or the likelihood that they will help to solve the housing problem, can be practically estimated.



done, both by local authorities and by the Government departments, to put an end to known insanitary conditions.

Meanwhile, with regard to the crucial problem of rent and wages, which must be regarded rather in the light of a social and economic than of a housing problem, we have on several occasions in the course of the Report referred in a tentative way to a scheme for effecting a reduction in rents below current prices, *as a temporary and hygienic expedient for a few small areas and with a special purpose in view.*

The principle is not altogether economically sound, but it is not therefore to be dismissed without further consideration, and perhaps it might recommend itself to semi-commercial and philanthropic building trusts, which should more especially bear in mind the needs of the poorest working classes. In this number we do not include the unemployable, wastrels, or the criminal classes, who must be left to gravitate to the common lodging-houses or to the Poor-Law. But we speak of those in stable employment earning a small weekly wage, and of casual labourers and the "unemployed" with wife and children. Many of this class of the community can be found living together in certain well-known slum areas.

Our present suggestion is that, while we are waiting for a more effectual solution of the problem of rent and wages, these properties might be purchased or leased by philanthropic Housing Trusts, and should in the first instance be placed under the direct personal management and supervision of trained workers; that the rents should be reduced, if possible, to the rate of 2s. a room in the Middle zone and 1s. 6d. in the Outer zone (or, say, 5s. for a self-contained tenement of three rooms); that payment of rent should be in advance; and that the houses should be gradually adapted

and improved in sanitary arrangements.\* The advantages of such an undertaking are twofold. It ensures the avoidance of arrears and a definite income, with regular expenditure on outgoings—a much better system than prevails at the present time in these areas. At the same time, the general standard of comfort and living is improved, the tenants are educated up to a knowledge of better things, and there is a gradual elimination of the worst families with a total disappearance of small “plague spots.” At the end of a short period the better tenants might remove to improved dwellings in the neighbourhood, or to tenements reconstructed out of middle-class houses, which, as has been shown,† can be profitably let at slightly lower rents than newly-built houses or tenements. In this way, then, a general levelling-up of the poorest working-classes should be the result, and if, at the same time, some steps are taken to solve the closely connected problems of casual labour and unemployment, better social conditions should generally prevail.

We do not advocate the general reduction of rents on a large scale, but a reduction in certain small areas of old-established poverty, combined with personal supervision and control as a means towards the gradual abolition of insanitary dwellings and the education of the poorer tenants.

Further, this scheme, combined with that of reconstruction and adaptation, should help to solve the problem of overcrowding. But it may also be suggested that, provided the houses are well-lighted, well-ventilated, and sanitary, the exact letter of the law as to overcrowding should not under all circumstances be stringently enforced during the short

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\* Certain facilities might also be afforded to the tenants in the way of obtaining coal, &c., at reduced prices, as is done by the Guinness Trustees.

† See pp. 29, 30.

transition stage. Overcrowded insanitary dwellings are harmful; but, provided that the tenants are clean and healthy, and know the value of the open window, healthy dwellings, though technically "overcrowded," are not so harmful as badly ventilated, ill-lighted and insanitary houses which contain the maximum legal number of persons and which ought to be closed as unfit for human habitation.

Finally, these suggestions should also lead to another very important point in the solution of the housing problem in London, namely, the more even distribution of the population, which may be effected partly by the education of tenants and partly by the advertisement of empty dwellings in outlying districts:

But, apart from this crucial difficulty of rent and wages, the general outcome of the present investigation, in so far as it affects London, is that there is no need to build more houses hurriedly in a haphazard and ill-considered manner, but that time should be taken to consider the best method of procedure. As a primary step it would be useful if the Housing Committee of the London County Council were to call a conference of representatives of the Metropolitan Borough Councils, Commercial and Philanthropic Building Companies, Housing Trusts, large building firms, and societies interested in the subject in order to discuss the present position of the housing problem in and around London. Such a conference, ~~however~~, would be of little value unless there were some practical outcome, such as the establishment of some machinery for ensuring common action in dealing with housing questions in the metropolitan district.

Common action would be concerned with:—

- (1) Provision for any necessary increase in travelling facilities.
- (2) Better distribution of the population.

(3) The registration of owners combined with better supervision of slum property.

(4) The selection of suitable districts for fresh building operations and for improvement schemes without re-housing obligations.

(5) A comprehensive scheme of town planning in all developing districts.

(6) The control of the methods of the building speculator who, as a rule, provides for artisans and clerks, but not, generally speaking, for the poorer working classes at rents within their means.

Apart from the definite plea for concerted and comprehensive action, the practical conclusions and suggestions which have appeared in the course of the Report may be summarised for convenience in the following table:—

*Central Zone.*

(1) To place old properties and small areas of old-established poverty under the personal management and supervision of experienced workers with a view to securing greater harmony between tenants and landlords. The sound financial basis of such a scheme should be pointed out. In other words, house owners, estate agents, and rent collectors should take a lesson of experience from Miss Octavia Hill's methods.

(2) To reconstruct and adapt suitable empty houses on the lines laid down in Part II. of the Report. This might be undertaken by commercial companies, philanthropic building trusts, or by the municipal authorities.

(3) To close without further delay all underground rooms in houses occupied by the working classes which are certified as unsuitable for dwellings, whether they are occupied in conjunction with other rooms upstairs or not.

(4) To demolish without further delay all houses which are certified as unfit for human habitation on the lines suggested by

the new Bill (clauses 13 and 14). Existing legislation is sufficient, but in many districts local administration is weak. There is abundant accommodation in most districts, and if the methods of adaptation and reconstruction are carried out, it should be possible to provide a sufficient number of healthy homes at reasonable rents. At present, the working classes, generally speaking, pay just as much for unhealthy as for healthy accommodation.

(5) To undertake necessary improvement schemes without fulfilling the statutory obligations as to re-housing on or near the cleared site.

#### *Middle Zone.*

(1) To arrange for a more even distribution of the population by education and by advertisement.

(2) To adapt suitable middle-class houses for the use of two or more families in accordance with the particulars in Part II. of the Report.

(3) To deal with a few well-known small areas of old-established poverty, as indicated on page 18 of the Report, either (a) by adopting Miss Hill's method of personal supervision and management, or (b) by undertaking *small schemes of re-housing* in suitable districts. The two plans might also be combined.

(4) To arrange schemes of town-planning in developing districts.

#### *Outer Zone.*

(1) To develop travelling facilities to outlying districts.

(2) To watch the development of new industrial centres, and to build houses specially for the poorest working classes in these districts.

(3) To control the methods of the building speculator.

(4) To arrange local schemes of town-planning with houses for all classes of the community in certain of the easily accessible residential areas.

In conclusion, then, it does not seem possible to state in a single word the solution of a very complex problem ; and it is difficult even to summarise its main factors.

The existence of the problem has been traced to many causes, of which one or other may, at first view, seem predominant, but, on investigation, each is found to be inseparably connected with other conditions ; and some of the factors may appear, from different points of view, as cause and effect.

Solutions of the various difficulties must necessarily be tentative and framed in accordance with the present needs of the population. It is, therefore, unwise to expect that any particular remedy will be a complete and universal cure for the existing defects in our social conditions. But with regard to the housing of the poorest working classes—a difficulty which has hardly been faced—the factors of rent and wages are of great importance. Many of the workers, whether from incapacity, misfortune, their own failings or other causes, cannot afford to pay current prices for one of the prime necessities of life—namely, a healthy home. And it is in the interests of the public health and common welfare that the suggestion was put forward (ante p. 52) that some temporary and limited provision should be made by unofficial agencies for the better housing of the poorest working classes. This at least would be a step towards enabling the workers to fit themselves to earn higher wages by living under conditions which would improve their physical well-being as well as their industrial energy and capacity.



## APPENDIX I.

## Some of the facts upon which the Report has been based.

## CENTRAL ZONE.

*Fresh building operations not justified by need of more dwellings.*

(a) In Stepney 2,500 empty houses during March quarter, 1907, half of which were empty throughout the quarter. (Report of Browning House Council.) More empty houses in Whitechapel now than at any time for last twenty years.

(b) The number of empties in Stepney increased to 2,865 in December, 1907. Of these, 1,544 were rated below and 1,321 above £20 a year. 91·6 per cent. of total rates were collected, 4·5 per cent. being written off as empties (Borough Council report).

(c) Similar losses of empties are reported from Holborn, Shoreditch, and St. Marylebone. The losses in Bethnal Green and Westminster are not so heavy.

(d) More than 2,000 habitable vacant rooms in Finsbury (report of M. O. H.).

(e) East End Dwellings Company.— Voids numerous, especially in Bethnal Green, though thirty-three double tenement cottages in this area are well let.

(f) Unlets (houses and blocks) in Southwark have increased, though rents have fallen somewhat.

(g) Common Lodging Houses.— 6,000 vacancies.

Rowton Houses, Bruce House, &c., 901 vacant beds (L.C.C. report).

“ It was at one time supposed that the only limitation to supply was the difficulty in getting suitable sites, but it is now found that there is a limit to the demand for such accommodation ” (Rowton Houses report, Feb., 1908).

(h) Average rents for Central area (now 3·0½d. per room—North 3s. 2d., South 2s. 10d.) show a slight but steady decrease since 1905. (L.C.C. report.)

(i) Number of working-class rooms demolished (3,845) during the year 1906 exceeds those which have been built (3,716) notwithstanding extensive building operations by Ecclesiastical Commissioners in Walworth and Lambeth.

(j) With regard to these new buildings by the Ecclesiastical Commissioners the following notes were received in October, 1907 :—Walworth (new estate).—Four-roomed cottages and flats, well let. But 80 out of 204 three-roomed tenements (less well situated) are unlet. Tenants continually leaving—distance too far to walk, trams overcrowded at terminus. Lambeth (new estate).—Number of unlets increasing (chiefly ground floors). 31 out of 246 (two and three-roomed tenements) unlet.

CONTRA.—L.C.C. blocks well occupied, except for one set of buildings (five blocks) in Swan Lane, Bermondsey, where the loss on empties amounted to 53 per cent. in 1906 and 35 per cent. in 1907, and another set (Brightlingsea) in Stepney, where the loss was 36 per cent. in 1906 and 14 per cent. in 1907. Apart from these exceptions, the loss on empties only amounts to 1 per cent. approximately, and good letting accords with the general experience of the housing companies in the Central zone.

*Reasons for this decentralisation of working classes.*

(1) Great increase in travelling facilities.

(2) Marked tendency to decentralisation of certain industries—e.g. printing, offensive trades, railway works, &c., and of new works, e.g. for motor-cars, typewriters, gramophones, electric cables, &c.

(3) Cheaper rents in Middle and Outer zones, owing to lower land values.

(4) Lower rates in certain districts.

(5) Cottages (single and double tenements) are preferred to the block dwellings of central districts.

(6) Shortened hours of labour.

The London rates vary from 6s. 7d. in the £ in Westminster to 10s. 5d. in Poplar. The average is 7s. 6d.

#### MIDDLE ZONE.

*Are fresh building operations justified by need of more dwellings?*

(a) The Lambeth Borough Council reports : 2,863 empty houses in the Borough, which represent a total rateable value of £88,566, or a loss of 4½d. in the pound in rates. Just over 1,000 of the empties



are "small property," being below £20 rateable value, while another thousand are rated between £20 and £40. Many empties are reported from Vauxhall, Kennington, and Waterloo, owing to decentralisation; while the empties at Norwood are the result of overbuilding. Seven years ago there were only 1,137 empty properties, and last year 2,173.

(b) Similar losses upon empties are reported from Lewisham, Kensington, Hampstead, and Wandsworth, and also from Islington, Hammersmith, and Camberwell.

(c) The losses on empties have not been so heavy in Deptford Fulham, Poplar, and Woolwich.

(d) Average loss on vacant tenements (L.C.C. buildings) for this area is roughly 9 per cent. But if we exclude heavy losses on three sets of buildings in Poplar opened in 1901-5 (18 per cent.), one set in Lambeth opened 1906-7 (64 per cent.), one set in Battersea (39 per cent.), one set in Deptford (16 per cent.), the remaining buildings appear to be well occupied in Hackney, Lambeth, Battersea, St. Pancras, and Greenwich, and the demand for L.C.C. cottages in the last-named area showed marked increase, though in Wandsworth the demand has decreased.

(e) Reports from Commercial Housing Companies show that the tenements in this zone are well occupied, especially in Western section and in St. John's Wood (Wharncliffe Buildings).

(f) General tendency for rents to rise—especially in Western section. (L.C.C. report.) This is not true throughout the West, e.g. Kensington.

(g) In 1906, 16,753 new rooms added (2,342 demolished); net increase 14,411; average net increase for previous four years, 18,853. Only 2,379 rooms provided north of Thames (chiefly in Hammersmith and St. Marylebone), while 12,032 were added south, mainly in Wandsworth, Lewisham, and Woolwich.

(h) Artisans and Labourers' Dwellings Co. have stopped building operations at Leigham Court, Streatham. (Report, 1907.)

(i) It is also reported from Clapham and Brixton in the south, and from Hackney, Canonbury, and other places in the north, that many houses formerly occupied by the well-to-do are now inhabited by two or more families, and that these houses are not altogether suitable for the present conditions of occupation.

(k) There are 18 farmhouses within the County of London. Of these, 16 are situated in the south-eastern district of Greenwich.

Lewisham, and Woolwich, whilst one is in Wandsworth and another in Hammersmith. (Statistical Abstract of London.)

(l) There are 415 acres of arable land in London, and 1,876 acres grow fruit and other crops.

#### OUTER ZONE.

With regard to this zone, only districts within forty-five minutes' journey of the Central zone, or in the neighbourhood of a new industrial centre, can be considered as suitable for new building operations for the poorest working classes.

(1) The supply of houses is greater than the demand in Tottenham, Edmonton, Leytonstone, Walthamstow, and East and West Ham.

(2) At Ilford and in the neighbourhood there are many empty cottages.

(3) New industrial centres appear to be establishing themselves at Acton, Southall, Hayes, and at other places along the Great Western Railway, at Tottenham and Enfield Highway, at Willesden, Sudbury, and Wealdstone, near Bexley and Erith, and along Barking Creek.

(4) Lately there has been a great falling off in construction of new dwellings in Eastern district (East Ham, Leyton, Walthamstow, Wanstead, West Ham) ; also in Hornsey, Tottenham and Wood Green.

(5) An estimate in L.C.C. Report shows that for the year 1906 there has been an excess of new working-class accommodation over new working-class population of 669 in London and Greater London. The corresponding excess in 1904 and 1905 was 10,997 and 8,192 respectively.

(6) Many large business firms have left London owing to restriction of Building Laws and the incidence of rates. (Evidence before Police and Sanitary Committee of House of Commons, May, 1908.)

(7) With regard to West Ham, a special investigation has led to the conclusion that "Rents are about the same as they were in 1888, rates have almost doubled, the percentage of empties is higher than ever it was, the movement of rent in arrears is at a high level, the competition is severe, and the standard of management has been raised considerably." "West Ham: a Study in Social and Industrial Problems." By E. G. Howarth and Mona Wilson.

(8) The following table has been prepared with a view of indicating the distribution of population in the urban and rural districts of Greater London :—

## GREATER LONDON.

County.		Inhabitants* per acre.		Approximate number of Rooms added since 1901.
Districts.		1901.	1907.	
ESSEX	... Urban ...	11	13½	108,000
	Rural...	less than 1		
HERTS	... Urban ...	1½	2	No returns.
	Rural...	less than ½		
KENT	... Urban ...	3	4½	21,000
	Rural...	1		
MIDDLESEX	... Urban ...	5½	7	84,000'
	Rural...	less than 1		
SURREY	... Urban ...	nearly 5	6	40,000
	Rural...	more than 1		
Total Greater London...		5½	6½ (roughly)	250,000

\*The density of population in the urban and rural districts for 1901 is calculated from the Census returns. The increased density for the year 1907 has been approximately estimated by calculating the number of rooms which have been added in all the urban districts of Greater London since 1901, and by fixing the standard of habitation at 1½ persons to each room.

## APPENDIX II.

THE INFLUENCE OF THE PRESENT RATING SYSTEM ON THE  
HOUSING OF THE POOR.

Mr. Sydney Cranfield, A.R.I.B.A. (a member of the Executive Committee), has submitted the following extract from an article on "The Housing of the Poor" contributed by him to Whitaker's Almanack several years ago :—

A very important factor in the housing problem, and perhaps the greatest hindrance to building dwellings for the poor, is the ever-increasing local taxation in urban districts. Strangely enough, the extent of this burden has hardly been realised either by Local Authorities or by the poor themselves, who, although nominally free from the payment of rates and taxes, actually pay them in the form of increased rentals. However, the principle of relieving dwellings for the poor from taxation has been accepted both by Local Authorities and by the State. The former allow rebates in the rates levied on property assessed below a certain annual value, and the latter exempt such property from inhabited house duty. But these concessions are quite inadequate ; and, in the former case, amount to shifting to an insignificant extent the burdens from one class of real property on to another—notwithstanding the fact that the principal defect of the present system of local taxation is that it is levied entirely upon real property, which contributes directly and indirectly perhaps more than its share to the Imperial Exchequer. Consequently, any municipal scheme for building workmen's dwellings, involving a charge upon the rates, imposes a further burden on the dwellings of the poor generally, necessitating higher rents. The few who happen to occupy the subsidised dwellings alone benefit—at the expense of the many.

Some of the inequalities of local taxation can be better appreciated when it is explained that the funds derived from the rates, beside being spent upon works benefiting individuals and property in a particular district, such as main drainage, paving works, lighting, water supply, &c., also defray part of the cost of the administration of the Poor Laws, primary and secondary education, police, and

similar charges. This latter expenditure, in addition to being advantageous locally, obviously benefits the whole community, and should be regarded as a national responsibility, and treated as such. To impose these burdens to a greater extent upon real property than upon any other form of property is manifestly unfair : it discourages the building of cottages and inflicts a hardship upon the poor by heavily taxing one of their few prime necessities of life. Moreover, the present system of levying local taxation, based upon the rental value of dwellings, throws additional burdens on the urban and suburban poor, who, as it has been previously pointed out, pay away a greater proportion of their income in house rent than any other class, and are further compelled to live in districts where the local rates are heaviest. Consequently, the sums paid by the poor (in the form of rent) towards local taxation are out of all proportion to their capacity and to the rates paid by the more well-to-do.

To remedy these inequalities, the readjustment and separation of local and national responsibilities would appear most essential ; the expenditure of local rates should be confined to strictly local objects, benefiting property and individuals in a particular district, whilst the entire cost of administering the Poor Laws, primary and secondary education, and similar charges should be transferred to the Imperial Exchequer. If, however, it is found impracticable to separate or to discriminate between local and Imperial obligations, it should at least be possible that both personal and real property should be rated, each contributing its quota to local taxation.

Further, the building of workmen's cottages would be largely encouraged by a more marked differentiation for rating purposes than obtains at the present time between various descriptions of property. In this event, the rates on small dwellings might be reduced in the same way, and perhaps to the same extent, as the rates on agricultural land and buildings were reduced by the operation of the Agricultural Rates Act, 1896.

## APPENDIX III.

**RENTS. A.—BLOCK DWELLINGS\* (Central and Middle Zones).**

L.C.C. Dwellings average	... ..	2/6 to 3/6 per Room.
Guinness Trustees Dwellings†	... ..	2/2 per Room.
Artizans' and Labourers' Dwellings Co., Ltd.	... ..	2/3 " "
" " Latest Buildings...	... ..	3/- " "
Peabody Buildings,† average Rent	... ..	2/4 " "
" " Latest examples	... ..	1 Room Tenement, 3/-
		2 " " 5/6
		3 " " 6/6
L.C.C. Buildings, Boundary Street area, average	... ..	3/- per Room.
L.C.C. Millbank Dwellings	... ..	3/3 " "
East End Dwellings Co. Latest examples, single tenement	... ..	3/6 " "
Ecclesiastical Commissioners (Walworth Road)	... ..	2/8 to 3/3 per Room.

\* Sir Shirley Murphy estimates that block dwellings contain 7 per cent. of all the tenements with less than five rooms in the County of London. This percentage varies from 20 per cent. in Westminster, Holborn, and Finsbury, to less than 1 per cent. in Lewisham, Wandsworth, and Woolwich. A very small proportion of one and four-roomed tenements, while 11 per cent. of two and three-roomed tenements, are to be found in block dwellings. He also estimates that approximately 190,000 persons are living in block dwellings in the county.

† Four sets in Central, three sets in Middle, zone; only for tenants earning less than 25s. a week. Facilities for cheap coal provided.

‡ Thirteen sets in Central, two sets in Middle, zone; average earnings of tenant 22s. a week.

**B.—COTTAGES.**

Situation of Buildings.	Number of Rooms.*	Weekly Rent.
Hornsey U.D.C....	4, 5, and 6 Rooms	6/6, 8/6, & 11/3
L.C.C. Greenwich	4 Rooms	8/- & 8/6
" " "	2 " "	5/-
" " "	3 " "	6/- & 6/6
Small Dwellings Co. (near Enfield)	5 " "	8/- & 8/6
Richmond Corporation Cottages	4 to 6 Rooms	1/6 to 1/9 per room
L.C.C. Cottages, Tooting	3 Rooms	7/6 & 8/6
" " Double Tenements, Tooting	3 " "	6/6
L.C.C. Cottages, Tottenham	4 " "	6/6
" " "	5 " "	8/-
West Ham Cottages	4 Room Tenements	7/- & 8/-
" " "	Later examples	2/- to 2/2 per room
Enfield, " Laurel Bank Estate	3 Room Tenements	5/6 & 6/-
" " "	4 " "	6/6 & 7/-
" " "	5 Room Cottages	7/6
Peabody Cottages†	" "	8/- & 2/2 for rates
Artizans' and Labourers' Dwellings Co., Ltd., Wood Green — Cottages†	3 to 5 Rooms	5/9 to 13/-
" " Double Tenements	3 and 4 Rooms	5/- to 8/6
Battersea Borough Council—Cottages	5 Rooms	10/6
" " Double Tenements	3 and 4 Rooms	7/6 & 10/-
L.C.C., Croydon and Norbury	4 and 5 Rooms	8/6 & 11/-

\* Sculleries and Bathrooms not counted as rooms.

† Exclusive of Rates and Taxes.

## COST OF BUILDING.\*

### A.—BLOCK DWELLINGS (Central Zone).

Buildings.	Cost per Foot Cube.	Cost per Room.	Date of Erection.
L.C.C. Boundary Street Area—Early examples	...	£67 to £79	1895–1900
Average cost of entire Scheme ...	8½d.	£91 10s.	
L.C.C. Millbank Site—Bad Foundations	10d., 9d. & 8½d.	£91	1890–1895
„ Finsbury ...	...	£80	1905
„ Bermondsey ...	...	£85	1904
„ Southwark ...	...	£93 & £120	1900
Metropolitan Boroughs, Stepney ...	...	£85, £90	1903–1904
„ „ Bermondsey ...	...	£86	
„ „ Westminster ...	...	£79 & £92	? & 1906
Artizans and Labourers Dwellings Co.†	...	£70 to £75	1900
East End Dwellings Co. ...	...	£75 to £90	
Peabody Buildings ...	8d.	£86	1890
Ecclesiastical Commissioners, Lambeth	...	(?) £80	1906
„ „ Walworth Road	...	£80	1907
		£250 per tenement.	

\* The following examples are selected as typical, the cost of various block buildings will be found to vary very much owing to the peculiarities of the sites. In many cases large sums were expended on foundations, as at the Millbank Site; in other cases extravagant plans have been adopted, and so on.

† Built by the Company.

### B.—BLOCK DWELLINGS AND COTTAGES (Middle Zone).

Buildings.	Cost per Foot Cube.	Cost per Room.	Date of Building.
L.C.C. Blocks, Hackney ...	...	£87	1905
„ „ Islington ...	...	£87	1904
„ „ Poplar ...	...	£70 & £76	1902 & 1904
„ „ St. Pancras ...	...	£94	...
„ „ Battersea ...	...	£92	1906
„ Cottages, Greenwich ...	...	£84	1890–1900
„ Cottages, Tooting ...	8½d. (early examples)	...	1903–5
(Latterly Specifications modified, cottages costing less)			
„ Cottages at East Greenwich*	...	£138	1890–1900
Metropolitan Boroughs, Blocks, Chelsea	...	£66 & £95	...
„ „ Camberwell	...	£73	...
„ „ Hammersmith	...	£65	1903
„ „ Hampstead	...	£93	...
„ „ St. Marylebone	...	£128	1905
„ „ Camberwell	6½d.	£57	1904
(small scheme. 60 rooms)			
Battersea Borough Council (Double Tenement Cottages)	7d.	£78 to £85	1900

\* Special outlay on foundations.

**C.—COTTAGES (Outer Zone).**

Per Cottage. Total Cost.	Buildings.	Cost per Foot Cube.	Cost per Room.	Date of Building.
£249	Hornsey, U.D.C. (5 rooms) ...	6d. to 6½d.	£50 & £54	1896-1900
£217	(4 rooms) ...	5½d.	£45	1900
£215 & £225	Small Dwellings Co., Ltd., Enfield (5 rooms)	...	£40 to £50	1895-1900
	Richmond Corporation	6½d.	£45	1900-1906
	*Artizans' and Labourers' and General Dwellings Co.	...	...	...
£200 & £300	L.C.C. Cottages, Tottenham Enfield Cottages, Laurel Bank Estate	5d. to 5½d.	£40 to £50	1900
	West Ham Double Tenement Cottages	6½d. & 7d.	...	1895-1906
	Peabody Cottages ...	8d.	...	1900

\* Built by the Company.

NOTE.—The Tables in Appendices III. and IV. were prepared in 1906 by Mr. Sydney Cranfield (a member of the Executive Committee), and were revised by him for this Report in October, 1907. Some of the details have been somewhat extended by reference to Thompson's "Housing Up-to-Date," published in December, 1907.

Every effort has been made to ensure accuracy; but, owing to the floating nature of such statistics, some of the figures are only approximate.



## COST OF LAND.

### A.—London (Central Districts).

East End Dwellings Co. reckon to pay a ground rent equal to 3d. to 4d. per room per week.

L.C.C. Reid's Brewery Site, Holborn, £200,000 for 3 acres.

L.C.C. Millbank Site, £2,500 per acre (£15 10s. per room), bought from H.M. Government.

L.C.C. Clare Market Scheme, Duke's Court Site and Russell Court Sites, £78,440; Herbrand Street Site, £40,000.

Forty acres of slum areas have cost about £1,000,000; average = £25,000 per acre.

Housing value is estimated at equal to £2,000 to £4,000 per acre.

About 200 to 300 rooms can be built on an acre in block dwellings.

### B.—Middle Zone.

L.C.C. Greenwich Sites,  $\frac{1}{2}$  acre, cost £17,500.

„ „ „ 4 $\frac{1}{2}$  acres, cost £83,800 (about £18,600 per acre).

„ Tooting, 38 $\frac{1}{2}$  acres, cost £1,150 per acre.

St. Pancras Borough Council paid £6,500 for 15,404 feet.

Camberwell Borough Council paid £5,400 for 6 $\frac{1}{2}$  acres.

### C.—Suburbs.

Richmond Corporation, £700 per acre (about), and £1,000 per acre (2nd scheme).

Small Dwellings Co. at Enfield, £600 per acre (about), £3 per foot frontage. add 10/- a foot for road paving.

Hornsey Urban District Council, 4 $\frac{1}{2}$  acres, cost £600 per acre.

„ „ „ „ 2nd Scheme, £1,000 per acre.

L.C.C. Tottenham, 225 acres, cost £90,000.

Artizans', Labourers', and General Dwellings Co., Wood Green, 100 acres, cost £

Enfield, Laurel Bank Estate, £3 per foot frontage, roads made.

West Ham Corporation, £850 to £900 per acre, £75 per room.

# APPENDIX IV.

## TABLE SHOWING TRAVELLING FACILITIES TO LONDON. Districts North of the Thames—Great Northern Railway District.

Locality.	Existing Travelling Facilities.	Return Fares (Workmen's Trains).	Time and Distance to Railway Terminus.		Prospective Travelling Facilities.	Population.		Rates and Taxes (approximate).	General Remarks.
			Mins.	Miles.		1891.	1901.		
Barnet ...	G.N. Ry. & Tram	5d. & 6d.	42	11½	...	6,908	8,539		Workmen's fares on the various tramway systems cost about the same as the minimum railway fares:— Single journey, 1d.; two-journey tickets, 2d. for any distance within the L.C.C. area: and, generally speaking, the same fares for any distance over any particular system outside the county area.
Southgate, New	"	4½d.	28	6½	...				
Winchmore Hill	"	4½d. & 4d.	25	7½	Tram in course of construction	10,970	14,993		
Palmer's Green	"	4½d. & 4d.	22						
Bowes Park	"	4d. & 3½d.	20	5	Tube (sanctioned)	25,831	34,183		
Wood Green	G.N. & G.E. Rys., & Tram	3d.	24	4					
Hornsey ...	G.N. Ry. & Tram	3d.	18	4		44,523	72,056	7/5d.	
Harringay ...	G.N. & M.R. Rys., & Tram	3d.	12	3					
Muswell Hill	G.N. Ry. & Tram	4½d. & 6d.	22	6	...				
Finchley ...	G.N. Ry., Tram & Bus	4d. & 5d.	28	7½	...	16,647	22,126		
Highbury ...	G.N. & M.R. Rys., Tube, Tram & Bus	2d., 3d. & 4d.	20	4½	...				

Termini.—KING'S CROSS AND MOORGATE STREET OR BROAD STREET.

**TABLE SHOWING TRAVELLING FACILITIES TO LONDON.**  
**Districts North of the Thames—Great Eastern Railway District.**

Locality.	Existing Travelling Facilities.	Return Fares (Workmen's Trains).	Time and Distance to Railway Terminus.		Prospective Travelling Facilities.	Population.	Rates and Taxes (approximate).	General Remarks.
			Mins.	Miles.				
Enfield Town	G.E. & G.N. Rys.	2d.	40	10 $\frac{1}{4}$	Tram (sanctioned)	1891.		
" Highway ..	G.E. Ry. ...	$\frac{1}{2}$ ord. fares	35	10	Tram (in course of construction)	31,536	42,738	
" Lock	"	"	41	11	" "			
" Bush Hill Park	"	2d.	37	10	Tram (sanctioned)			
Edmonton	" & Tram	"	34	8 $\frac{3}{4}$	"	25,381	46,899	
Tottenham	G.E. & M. Rys.,	"	28	7	Tube (proposed)	71,343	102,519	
(4 stations) Walthamstow	Tram & 'Bus	"	28	7	"	46,346	95,125	
(3 stations) Woodford	" & Tram	"	40	10	Tram (proposed)	11,024	13,806	
Leyton	"	"	29	6 $\frac{1}{4}$	"	63,106	98,899	
Wanstead	"	"	31	7	Tube (proposed)	7,043	9,179	
East Ham*	"	2 $\frac{1}{2}$ d.	20	5 $\frac{1}{4}$	"	32,712	95,989	
West Ham	G.E. Ry., Tram, and Motor 'Bus	2d.	29	"	Tube (proposed)	204,903	267,358	
Forest Gate	"	$\frac{1}{2}$ ord. fares	20	5 $\frac{1}{4}$	"			
Manor Park	"	"	23	6 $\frac{1}{4}$	"			
Ilford	"	"	26	7 $\frac{1}{2}$	"	10,913	41,240	
Seven Kings	"	"	29	8 $\frac{1}{4}$	"			
Barking*	District Ry.	3d.	22	7 $\frac{1}{2}$	"	14,301	21,547	

\* Also District Ry. to Aldgate, Mansion House, King's Cross, &c., London and Tilbury Ry. to Fenchurch Street.

*Termini.*—LIVERPOOL STREET AND FENCHURCH STREET.

# TABLE SHOWING TRAVELLING FACILITIES TO LONDON.

Districts North of the Thames—Great Western Railway District.

Locality.	Existing Travelling Facilities.	Minimum Fares (Workmen's Trains).	Time and Distance to Railway Terminus.	Prospective Travelling Facilities.	Population.	Rates and Taxes (approximate).	General Remarks.
			Mins. Miles.		1891.	1891.	
Uxbridge ...	G.W. & Dist. Rys., & Tram	7d. & 9d.	73 15½	...	8,206	8,585	
West Drayton ...	G.W. Ry. & Tram	7d. & 9d.	62 13½	...	...	...	
Hayes ...	" "	6d. & 8d.	55 11	...	...	...	
Hounslow ...	G.W. & Dist. Rys., & Tram	6d.	52 14	...	...	...	
Southall ...	G.W. Ry. & Tram	4½d. & 6d.	32 9	...	7,896	13,200	
Brentford ...	G.W., Dist., & L.S.W. Rys. & Tram	7d.	45 10½	...	13,738	15,171	
Hanwell ...	" "	4d. & 6d.	48 8	...	6,139	10,437	
West Ealing ...	" "	3½d. & 5½d.	42 6½	...	23,979	33,040	
Ealing ...	G.W. & Dist. Rys., Tram & Bus	3d. & 5d.	38 5¾	...	...	...	
Acton ...	" "	2d. & 4d.	30 4½	...	24,206	37,744	

Termini.—PADDINGTON, ALDGATE, AND MANSION HOUSE.

# TABLE SHOWING TRAVELLING FACILITIES TO LONDON.

Distriets North of the Thames—Midland Railway District.

Locality.	Existing Travelling Facilities.	Minimum Fares (Workmen's Trains).	Time and Distance to Railway Terminus.	Prospective Travelling Facilities.	Population.	Rates and Taxes (approximate).	General Remarks.
Child's Hill, Cricke-wood	M. Ry., Motor 'Bus, & Tube	3d. & 4d.	Mins. 22		1891.		
Hendon ...	" & 'Bus ..	4d.	27	Tram (sanctioned from Hendon to Edgware)	15,843	22,460	
Acton ...	M. & G. W. Rys., & Tram (see other Table)	Not issued	...	...	24,206	37,744	
Mill Hill ...	M. & G. N. Rys. ...	"	34				
Edgware ...	" " "	"	39	Tram (proposed) ...	3,844	4,520	
Wanstead ...	M. & G. E. Rys. & Tram	d.	21	Tube (proposed) ..	7,043	9,179	
Leytonstone ...	" "	4d.	48	...	63,106	98,899	See Table II.
Leyton ...	" "	"	44	...	63,106	98,899	
Walthamstow ...	" "	"	29	Tube (proposed) ...	46,346	95,125	
Tottenham (South) .	" "	3d.	25	...	71,343	102,519	
Harringay Park ..	M. & G. N. Rys. & Tram	"	20				
Crouch Hill ...	" "	"	18	...	25,820	33,692	
Horseay Road ...	" "	"	15	...	44,523	72,056	

Termini.—KENTISH TOWN, MOORGATE STREET AND ST. PANCRAS.

# TABLE SHOWING TRAVELLING FACILITIES TO LONDON.

Districts North of the Thames—London and North-Western Railway and Metropolitan District.

Locality.	Existing Travelling Facilities.	Minimum Fares (Workmen's Trains).	Time and Distance to Railway Terminus.	Prospective Travelling Facilities.	Population.	Rates and Taxes (approximate).	General Remarks.
Watford	... L.N.W. & Met. Rys.	9d.	Mins. 45 Miles. 17½	Nil	1891. 17,063	90 29,023	
Pinner	... " & G.C. Rys.	8d.	34 13½	Nil			
Wembly	... " "	3d.	26 6½	...	3,023	4,568	
Sudbury	... " "	4d. & 6d.					
Harrow-on-the-Hill	... " "	4d. & 6d.	17 10	...	15,715	25,522	
Willesden	... L.N.W. & N.L. Rys., Tram & Bus	4d.	15 5½	...	61,265	114,815	
Harlesden	... " "	...	...	...			
Willesden Green	... Metropolitan Ry.	2d.	14 4	...			
Kingsbury-Neasden	... " "	3d.	18 5½	...	581	757	

Termini.—EUSTON, BROAD STREET AND MANSION HOUSE, OR ST. MARYLEBONE AND BAKER STREET.

# TABLE SHOWING TRAVELLING FACILITIES TO LONDON.

Districts North of the Thames—London and South-Western Railway District.

Locality.	Existing Travelling Facilities.	Minimum Fares (Workmen's Trains).	Time and Distances to Railway Terminus.		Prospective Travelling Facilities.	Population.	Rates and Taxes (approximate).	General Remarks.
			Mins.	Miles.				
Chiswick ...	L. S. W. Ry. (Waterloo), Tram, & Bus	6d.	30	8½	...	1891. 21,963	1901. 29,809	
St. Margaret's ...	" "	7d.	36	10½				
Isleworth & Heston	L.S.W. & S.E. & C. Rys. (Ludgate Hill) & Tram	"	40	12	...	26,004	30,838	
Twickenham ...	L.S.W. (Willesden) & D. Rys. (Mansion House). Tram, & Bus	"	40	11½	...	16,027	20,991	
Teddington ...	L.S.W. & S.E. & C. Rys. (Ludgate Hill) & Tram	"	51	13½	...	10,052	14,029	
Richmond ...	L.S.W., D., & N. L. Rys. & Trams	6d.	35	9	...	41,549	49,499	

Termini.—WATERLOO AND DISTRICT RAILWAY.

## SOME RECENT BOOKS ON THE HOUSING PROBLEM

*(to which reference has been made in the preparation  
of the Report)*

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1. THE SANITARY EVOLUTION OF LONDON. (Jephson.)  
1907.
2. THE HOUSING QUESTION IN LONDON, 1855 — 1900.  
L.C.C. REPORT. (Stewart.)
3. STATISTICAL ABSTRACT FOR LONDON, 1907.
4. NEW WORKING-CLASS ACCOMMODATION (L.C.C. REPORT).  
1907.
5. ANNUAL REPORT OF MEDICAL OFFICERS OF HEALTH  
FOR 1906.
6. PUBLIC HEALTH AND HOUSING. (Sykes.) 1901.
7. THE HOUSING HANDBOOK UP-TO-DATE. (Thompson.)  
1907.
8. HOUSING. (Alden & Hayward.) 1907.
9. PUBLIC HEALTH ADMINISTRATION IN GLASGOW. (Russell.)  
1905.
10. WEST HAM: A STUDY IN SOCIAL AND INDUSTRIAL  
PROBLEMS. (Howarth & Wilson.)
- AND
11. PRACTICAL HOUSING. (Nettlefold.) 1908.



## Mansion House Council on the Dwellings of the Poor.

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### CONSTITUTION AND OBJECTS.

*As approved at Annual Meeting, Oct. 28th, 1902.*

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#### OBJECTS.

- 1.—To study all questions relating to Housing and Sanitation, especially in London and its suburbs, to watch Parliamentary action, and to influence public opinion in connection with the same, and generally to act as a bureau of information in regard to such matters.
- 2.—To encourage and press for efficient sanitary administration on the part of the Central and Local Authorities, and to undertake inspection where expedient for testing the efficiency of such administration.
- 3.—To form, and assist the work of, Sanitary Aid Committees in London and its suburbs, and to affiliate to the Council, when desired, any other societies or Committees working on similar lines within that area.
- 4.—To co-operate with bodies carrying on similar work in other places.

#### CONSTITUTION.

A.—General Council to consist of (1) all Annual Subscribers of one pound and upwards. (Where the subscription is from a firm or corporate body, the firm or corporation to be entitled to nominate one of their members to represent them on the Council.) (2) All members of Local Sanitary Aid Committees; and (3) Honorary Members—viz. persons selected by the Executive Committee on account of their experience and interest in questions of Housing and Sanitation. This Council to hold an annual meeting to receive and adopt reports and audited balance-sheets, elect officers, Executive Committee, &c., and to hold other meetings from time to time for the consideration of special questions when summoned by the Executive Committee. The General Council to have power to make any alteration in the Constitution. Not less than twenty-eight days' notice in writing to be given to the Hon. Secretary of any resolution involving such alteration.

B.—Executive Committee to consist of (1) one representative of each Local Sanitary Aid Committee to be annually elected by such Committee ; (2) fifteen other members of the Council to be elected by the General Council at its annual meeting ; and (3) such Honorary Members as the Committee may co-opt annually. The Committee also to have power to co-opt members to fill the places of any of the fifteen elected members which may fall vacant from time to time until the date of the next annual meeting. This Committee to meet monthly (except in August) to carry on the work of the Council. Quorum to be five. Chairman to have second or casting vote.

C.—Finance and General Purposes Committee to be appointed by the Executive Committee, and to consist of Chairman, Vice-Chairman, Treasurer, Medical Officer, Hon. Secretary, and at least three other members of the Executive Committee. This Committee to meet as required, but not less than once a quarter, to have especially in charge the propagandist work of the Council, and further to exercise a general supervision over the work of the office, and to report thereon to the Executive Committee, to manage finance, and prepare agenda for the meetings of the Executive Committee. Meetings to be convened by the Hon. Secretary.

#### HONORARY OFFICERS.

President : Right Hon. THE LORD MAYOR. Vice-Presidents. Hon. Treasurer. Hon. Secretary. Hon. Medical Officer. Hon. Architect. Hon. Auditor.

All officers other than the President to be elected by the Council at its annual meeting, and to hold office until their successors are appointed.

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